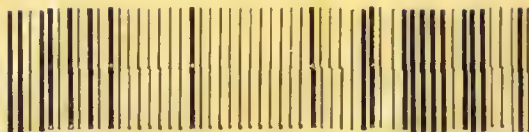




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MARRIAGE ON SMALL MEANS

BY THE SAME AUTHOR

"HOW TO KEEP HOUSE."

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"THE SINGLE-HANDED COOK."

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MARRIAGE ON SMALL MEANS

640

BY

MRS. C. S. PEEL

AUTHOR OF

"TEN SHILLINGS A HEAD FOR HOUSE BOOKS"

"THE NEW HOME," ETC.

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The life of a woman who marries and brings up a family on small means cannot be an easy life ; it calls for many qualities of heart and head, much self-denial, much self-repression, but it is the life that vast numbers of women must lead, or forgo the possession of husband and child.

MARRIAGE ON SMALL MEANS

CHAPTER I

MARRIAGE ON SMALL MEANS

Marriage on Small Means—Foolish Sentiment—Remembrance is the Healer of Many a Quarrel—What do we Want?—The Sense of Proportion—Money Worries—Family Finances—Managing.

Marriage on Small Means.—What effect have these words on the imagination of my readers ?

To some nine persons out of ten they suggest an unpleasing vision—a squalid villa, fretful children, a harassed wife, an anxious, overworked father : still, without being madly desirous of encouraging young people to marry on small means, it is yet fair to remark that there are wedded persons of small income whose lives are anything but squalid and uneasy.

MARRIAGE ON SMALL MEANS

When it was proposed that this series of articles should be written it seemed at first that the labour entailed might be wasted.

The young are apt to resent the advice of their elders. Why, then, offer it to them ?

But consideration was productive of another point of view. Experience has proved that when young men and maids resent the wise words of those in authority, they may not be uninfluenced by the printed counsel of someone personally unknown.

Hence this book, written in the hope that it may deter even a few adventurers in the estate of holy matrimony from providing themselves with an unnecessary number of stumbling-blocks.

Foolish Sentiment.—Foolish sentiment is responsible for much unhappiness in married life, and the maker of fiction who first introduced the “marry and live happy ever after” idea committed a sin not easily forgiven.

Why because two people marry should they live happily ever after ? They do not. It is necessary only to glance at the couples of one’s acquaintances to see that this is so. It is possible, even probable, that these same folk

MARRIAGE ON SMALL MEANS

might have been even less happy had they not married, but the mere fact that of not remaining single is insufficient to create happiness.

And if this is the case with them, why should it be otherwise with you, all you engaged, or shortly to become engaged, young people ?

It will not be otherwise.

A man and a woman when in that peculiar state termed " in love " are mad. Not incurably mad, but for the time being mentally deranged. They enjoy a most pleasing form of mania, and Nature for her own ends arranges matters thus. What is more, she does her work very beautifully, so that those who have never known the pure passion of youth have been deprived of one of the most exquisite experiences of this life.

Make the most of this love time, but realise that it is a love time, and that in its present form it cannot last, though it may develop into something as perfect.

" Our love will never change," boast many a boy and girl.

Again, I beg, look round you ; at fat, bald, and rather cross Mr. Jones and his wife, at lean, severe Mrs. Smith and her spouse. Odd as you may think it, these good souls once loved as you

MARRIAGE ON SMALL MEANS

now love. Do not grudge them their past, but fix your thoughts upon your own future. Will you make of it a better thing than the Smiths and Joneses have made of theirs ?

The man and woman who begin their married life truly in love are more than one move to the good in a difficult game. Such love must always result in heart-softening memories, no matter how difficult circumstances may eventually become.

There is a power, sentimental, no doubt, but none the worse for that when the sentiment is true, in the words "Do you remember ?"

Remembrance is the Healer of Many a Quarrel.—But a true passion and beautiful memories are not enough. Stern fact must be faced, and to gain happiness in this world—in the world or worlds to come perhaps—good character, a mental state built up of kindness, toleration, truth, honour, and self-control is needed. When such virtues are lacking, can there be that "mutual help and comfort that one should have of the other" ?

"You may be good and yet not happy," is the cry of youth. Is this so ? You may be gay at times, but whatever your faith, those who have

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eyes to see and ears to hear live to learn that the one possession of any value, the one help to happiness, is the love of God—of good—put it how you will.

Those who set out to make a success of married life cannot afford to ignore the moral foundations on which all human relationships depend.

When the time of the engagement is over, the honeymoon a memory, then comes the task of settling down. Business worries, rates and taxes, cooks and kitchen boilers intrude. The man who left home at 9 o'clock to return tired and tried at 6 o'clock appears a different person to the gallant of a few weeks back ; and the first time that a young wife sees her young husband under the influence of a disarranged liver, she may be forgiven if she wonders, distraught, what has become of her lover. Again, a wife with a sick headache and a temper ruffled by the third maid who has given notice in three weeks is scarcely as romantic a figure as the young girl with whom no such drearinesses were connected.

Now the effect of good character is seen, for self-control, tolerance, and sympathy are needed to smooth away these uglinesses which otherwise

MARRIAGE ON SMALL MEANS

would loom more and more monstrous until their hateful forms obliterated the beautiful in life.

But from consideration of the pitfalls of married life, let us pass on to treat more definitely of the difficulties of marriage on small means.

It is evident that those who are not rich cannot afford all the purchasable goods of this world. Decide, then, which of them are most necessary to your happiness ; ask yourselves—

What do we Want ?—Only too many people exist with no clear idea of what they want, but a lively and ever-present intolerance of what they have. They buy gingerbread and quarrel with it because it is not seed-cake. Persons of sense, on the contrary, give themselves the trouble to find out what it is that they desire, and the best means whereby to achieve it.

Do not be swayed by the law of everyone else. Arrange your affairs to suit yourselves, not to suit other people, and let there be no wastage of your small means on undesired superfluities.

Having realised what it is that you think you want (I use the words intentionally, for one does not always continue to want the same thing), and having done your best to fulfil your requirements,

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it may be wise then to admit that one cannot always succeed, for much tribulation may be saved by knowing when to give in and by giving in with a good grace.

For example, the young wife may cherish a laudable desire for a spotless house, well-cooked food, beautifully served meals. If she is a girl of sense she will soon realise that such aims are not easy of achievement, and that there may be worse evils than a little dust on the drawing-room piano or an overcooked leg of mutton.

The Sense of Proportion.—I once knew a man with a very long nose. In early middle-age he confided to one that his youth had been embittered by the remarkable proportions of that feature. “Since I grew older,” said he, “I have realised that my nose is not a matter of national importance.”

How many women bound in a miserable slavery to their household gods might do well to take this tale to heart.

The mistress of a house should, quite properly, never cease to try and provide her family with a clean, sanitary, comfortable dwelling, and with nourishing, appetising food, but she should learn by experience so to simplify her arrangements

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that she is not continually attempting the impossible.

How many women are there who have lost health, temper, and much of the affection of husband and children by a ceaseless effort to live in a manner which their small means render out of the question.

Day after day there is a dreadful House-that-Jack-Built sequence of annoyances. Jane is down late, the dining-room is not properly dusted. Mrs. Jones, annoyed, mentions the fact. Jane, cross and flustered, "answers back." Mrs. Jones speaks sharply to her husband because her temper has been upset by Jane. Regret makes her crosser still, and she slaps her small Ethel for a trifling fault. Ethel, though only six, quite understands that the slap is the result of mother's temper, not of her own misdeed, and mother knows that Ethel knows. By the end of the morning Jane has given notice, and Mrs. Jones is a prey to violent nervous headache. All very human, very difficult to avoid, but the results of such a sequence of events repeated week by week, year by year, are often deplorable.

The life of a woman who marries and brings

MARRIAGE ON SMALL MEANS

up a family on small means cannot be an easy life ; it calls for many qualities of heart and head, much self-denial, much self-repression, but it is the life that vast numbers of women must lead, or forgo the possession of husband and child.

See, then, that the essentials of life are not put aside for the sake of trivialities, and that the day's round is so planned that in spite of hard work and anxiety there is opportunity for periods of that mental and bodily peace without which life is not worth the living.

Money Worries.—But however wisely a young couple may plan their lives they must face the fact that their small means will cause them discomfort, if nothing worse.

“ Live within your income and you will be happy,” says experience, but it is not so easy to live within a very small income. If there are but two people to be considered, it is comparatively simple to economise, but when there are children the matter becomes complicated.

It is all very well to suggest cutting the coat to suit the cloth, but the difficulty may be that the piece of cloth is so small that a sufficiently large coat cannot be cut from it plan as you

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will. Families must be housed, must eat, must be educated, and a parent can scarcely say, "James must leave school for a year while we economise," because by so doing James's future career may be seriously jeopardised. Mary will not cease to grow merely because her parents do not feel able to afford new boots to cover her enlarging feet, and Julian will indulge in measles with complete disregard for the state of the family exchequer.

So, unless circumstances are peculiar, money worries there will be. Wise are the couples who so arrange their affairs that these worries are minimised by good management, not multiplied by foolish expenditure.

The fate of a man whose family depends upon his earnings and who sees those earnings wasted, who is ever haunted by the idea that he may die leaving those dear to him penniless, is tragic.

Family Finances.—The sensible man will not keep his betrothed in the dark as regards his income: she will know the amount, how it is achieved, and what proportion of it must be saved. Together the young pair will estimate their probable expenses, and then when married

MARRIAGE ON SMALL MEANS

life commences the husband should make over to his wife a specified sum and pay it into her banking account monthly or quarterly.

In the working class a good husband hands over his wages to the wife, merely retaining his own pocket money, and it would be wise if persons marrying on a few hundreds a year did the same.

Managing.—A man who is working hard all day should not be expected to pay house bills and worry himself over the details of family finance—matters which a sensible woman can manage without assistance.

It is decided, let us suppose, that the wife shall have a certain allowance for dress and personal expenses, housekeeping, wages, the general upkeep of the house, and so forth. Thus it remains for the husband to keep his allowance for dress and personal expenses, life insurance and other savings, rent, rates and taxes, and the wine bill. The wife should pay all else, and if she is a good manager she will not be obliged to discuss money matters with her husband, unless for one reason or another it becomes necessary to allot the funds in a different manner.

When the income is small much “managing”

MARRIAGE ON SMALL MEANS

must be done, and if the baby has been ill and fires have been kept up night and day the washing bill or the housekeeping account must be cut down to pay for the extra coal. When there has been a little party the house books will be higher, and possibly the wife must economise in amusements or even in her dress bills to make matters even. These are all details which do not concern the husband and with which he will be wise not to interfere unless—poor man—his wife's stupidity makes it necessary for him to do her work in addition to his own.

A woman of small means should not allow herself to have credit accounts at shops; house books should be paid weekly and ready money for all else, then if a reliable statement of probable expenditure has been prepared and the husband pays the necessary funds into his wife's account each month, it is scarcely possible to muddle the family finances to any great extent.

Great attention should be paid to the question of money matters, for to live in a constant state of debt and difficulty is utterly demoralising.

To be obliged to consider the spending of every penny is to most persons extremely disagreeable, but it need not result in deterioration

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of character. On the other hand, to over-spend at the expense of others and to sink into a life of begging, borrowing, and dishonest obtaining of goods on credit can never be anything but degrading.

CHAPTER II

WHAT CAN WE MARRY ON ?

What can we Marry on ?—£300 to £800—Make an Experiment
—The Value of Domestic Training—Estimating Expenses.

What can we Marry on ?—This is the anxious question of many an affianced pair, and it is a difficult question to answer.

Social position, tastes, character, circumstances, and future prospects : all must be considered.

This book is written for would-be brides and bridegrooms of the gentle classes, but, even so, a great difference of opinion must exist on such a subject. The fact remains, however, that unless girls are prepared to marry on small means the greater number must be prepared to remain unwed. They must also be ready to go with their husbands to far parts of the earth, for the number of bachelors with sufficient means living in England is, compared with the number of marriageable girls, but small.

WHAT CAN WE MARRY ON?

A condition which is of great importance in deciding the question on what can we marry is not so much the present, but the future amount of the income.

To marry on £400 a year knowing that it will increase to £700 or £800 is a very different matter from marrying on a stationary £400. Again, a certain £400 is superior to the same sum when it represents the expenditure of one man's energies, energies the value of which accident or ill-health may destroy or deteriorate.

£300 to £800.—Roughly speaking, I incline to think that for young people who are unaccustomed to wealth, who will not be obliged to live in expensive surroundings, £300 a year with the prospects of an increase of at least £100 a year is a sufficient income. For those whose lot lies in a different social sphere £700, increasing to about £1000, will suffice. For example, the daughter of a country solicitor whose parents have been accustomed to live on £500 a year and the son of a clergyman whose parents' means are similar could well begin housekeeping on £300 a year, while the daughter of a man in some Government office living in good society in London, or of a country squire whose income

MARRIAGE ON SMALL MEANS

amounted to £1500 a year or thereabouts, would find it difficult to live in any comfort with a husband of similar upbringing on less than £700 or £800, though in either case a lesser income might serve for the first year or two.

I do not suggest that many couples of better social position are not living on smaller incomes, but, unless the circumstances are exceptional, they can scarcely do so in England—provided they have children to educate—without considerable privation.

Individuality must also be taken into account. A clever, capable girl who knows or intends to learn how to cook and keep her house, who can make some of her clothes and household gear, who can, in fact, obtain the value of twelve pence for every shilling, will do as well on £300 a year as another might on an income of nearly double that amount. The wife, however, cannot do all. A man who marries on small means must realise that cigars and cabs and expensive clubs are not for him. Pipes, trains, and omnibuses, few and cheap amusements, must be his portion.

Make an Experiment.—Did any girl in whom I was interested, and who was unacquainted with the ways of poverty, express

WHAT CAN WE MARRY ON?

her intention to marry on a few hundreds a year, I should suggest that she spent some weeks as a paying guest in a family whose income was small. At the end of that time the girl, if much in love, would probably say, "But I shall manage better." I should then advise a sojourn in a domestic training school. This would show the young thing whether or no it was possible to manage better, and then at all events she would not walk into a life of continual self-denial without some appreciation of its rigours.

The Value of Domestic Training.—To the wife who will not be provided with ample means a thorough domestic training is of the utmost value. The mistress who knows what she asks of her servants is at the same time firm and sympathetic. She realises what hard work, skill, and patience it entails to cook and perform the duties of parlour and housemaid. She does not expect too much, but has no qualms about demanding a fair return for the wages paid. In the house of the woman who knows, waste and extravagance are recognised and censured, but the worker is not grudged a sufficiency of straw for the making of bricks.

MARRIAGE ON SMALL MEANS

Personally, I would have every girl receive some domestic training, for the mere fact of having yourself done what you require of others creates in persons of nice feeling a bond between employer and employed. To the house mistress who must literally count pence, and who cannot hope to keep more than one or two maids, and those not of the highly paid order, it is really necessary that she should have learned her trade, otherwise waste and muddle must result, and waste and muddle cost money which cannot be afforded by persons of small means. One way of answering the question which heads this chapter is to tabulate requirements and then make an estimate of their cost.

Estimating Expenses.—This is an admirable proceeding, but when estimating expenses it is well to remember that more often than not each item will cost more than you allow ; that when you have made a list of every item you can imagine others will be left which you have failed to imagine : that the cost of living has greatly increased in the past few years owing to higher prices and a higher standard of comfort ; that the income which is sufficient to cover expenses during the first two or three years will not do so

WHAT CAN WE MARRY ON?

after that time, even if, which is exceptional, the family does not increase.

Little is expected of quite young married people. They are entertained by everyone, and if nice-looking and agreeable and able to enter into the pastimes of the moment are welcome additions to most parties. But as time goes on some return of these civilities is expected. During the first year or so of married life the trousseau minimises the cost of clothes, and when everything is new little need be spent on the upkeep of the house. Then our young couple must be prepared to add that expensive luxury a baby to their establishment. It is now that the advantage of an increasing income is felt. If the income will not increase the case must be met by living below the income during the comparatively inexpensive first years, before the cost of education must be added to the other items of the domestic budget. When planning out the expenditure I wonder how many young people have any idea of the number of items which must appear in the list.

Here, for example, is a list of expenses incurred by a family living in a house in a town :—

MARRIAGE ON SMALL MEANS

Rent.

Rates and taxes.

Water rate.

Inhabited house duty.

Garden rate (belonging to square near by which inhabitants of the street may use).

Armorial bearings.

Dog tax.

Income tax.

Bank charges.

Upkeep of house (this does not include outside repairs and drains, but all inside decoration and repairs, and replacements to linen, furniture, pots and pans, sweep, and window cleaning, etc.).

Wages.

Food (including cleaning materials, tea, cocoa, and coffee).

Wine, beer, spirits, aerated waters.

Tobacco.

Washing and cleaner's bill.

Coal, electric light, gas, wood for fire lighting.

Insurances: life, fire, servants, accident, burglary.

Savings other than life insurance.

Library subscription, newspapers, stationery, stamps.

WHAT CAN WE MARRY ON?

Telegrams, telephone.

Doctor, dentist, chemist, and other expenses of illness.

Train fares, omnibuses, cabs.

Husband's professional expenses.

Tips, subscriptions, presents, pocket money.

Charity, Christmas boxes.

Amusements.

Holiday.

Entertaining.

Flowers and plants.

Education.

Dress sundries.

Luxuries.

CASE I.

HUSBAND, WIFE, BABY.

Income, £300, of which only £50 net is unearned. Prospect of £100 a year increase in 3 or 4 years and eventual inheritance of some £2000. Place of abode, suburb of large provincial town.

	£	s.	d.
Rent	30	0	0
Rates and taxes.....	10	0	0
Water rate	1	10	0
Inhabited house duty.....		7	6
Armorial bearings.....	1	1	0
Income tax	3	0	0
Repairs and upkeep of inside of house.....	10	0	0
Wages of one maid.....	16	0	0
Food (husband lunches out except on Sunday), cleaning materials, wood, and entertaining..	85	0	0

MARRIAGE ON SMALL MEANS

	£	s.	d.
Wine and tobacco.....	6	0	0
Washing and cleaning (some washing done at home)	15	0	0
Coal, gas, electric light, oil.....	16	0	0
Insurances of all kinds.....	25	0	0
Library, stamps, stationery, papers.....	8	0	0
Dress	45	0	0
All other expenses	28	1	6
	<hr/> £300 0 0 <hr/>		

During the first year the wife had £5 out of her dress allowance and £3 out of the upkeep fund, and £10 from the “all other expenses.” The holiday was also a saving, as it was spent at the bride’s home. About £4 was accumulated in that way. During the first year the housekeeping only amounted to £78, so that the second year was entered on with £25 to the good. This was spent on doctor and nurse and clothes, etc., for the son and heir.

The table of expenses given above includes the cost of the babe’s food, about 8s. a head being allowed for housekeeping. The wife has to work hard, as, added to the care of the child, she does much washing and needlework.

The £3 for income tax is arrived at as follows:—
£160 rebate and allowance of £10 free for the

WHAT CAN WE MARRY ON?

child. 1s. 2d. is deducted on the unearned income, leaving it at £50 net, and 9d. per £ is paid on remainder of the earned income.

CASE II.

HUSBAND, WIFE, TWO LITTLE BOYS.

Income £675, £400 of which is earned. Husband has £175 and wife £100 net, and expectations of some £200 a year extra from parents. Place of abode, London.

	£	s.	d.
Rent	90	0	0
Rates and taxes.....	30	0	0
Water rate	4	10	0
Inhabited house duty.....	3	7	6
Armorial bearings.....	1	1	0
Dog tax		7	6
Income tax on earned income, less rebate of £70	12	7	6
Life and other insurances.....	30	0	0
Savings for education.....	20	0	0
Wages of three maids	68	0	0
Food for seven persons, including tea, coffee, cocoa, and cleaning materials, at £3 10/- a week	182	0	0
Wine and tobacco.....	10	0	0
Washing and cleaning	30	0	0
Heating and lighting.....	25	0	0
Library, stamps, papers, telephone, etc.....	16	0	0
Dress	70	0	0
All other expenses.....	82	6	6
	<hr/> £675 0 0 <hr/>		

A small sum is put by each year for education. When the children are old enough a nursery

MARRIAGE ON SMALL MEANS

governess will replace the nurse. Later on the parents propose that the boys shall go to Westminster, thus saving the cost of boarding fees.

It is quite evident in both cases that there can be little money to spare for amusements and luxuries, and that the mistress of the house must work for her living if the family is to live comfortably on the available income.

When arranging a plan of expenditure it is wise to make a statement of income and fixed expenses such as the following for future guidance :—

<i>Income.</i>			<i>Items of Fixed Expenditure.</i>		
	£	s. d.		£	s. d.
January. Salary..	30	0 0	Dog tax	0	7 6
Dividends.....	5	2 6	Armorial bearings	1	1 0
			Rates and taxes...	15	0 0
			Income tax.....	11	12 6
			Club subscriptions	2	2 0
February. Salary	30	0 0	School fees.....	10	0 0
March. Wife's					
allowance	25	0 0	Rent	15	0 0
Salary	30	0 0	Water rate.....	1	10 0
April. Salary	30	0 0	Life insurance	14	0 0
Dividends.....	11	0 0			
May. Salary.....	30	0 0	Telephone.....	6	10 0
			Insurances	3	0 0
			School fees.....	10	0 0

WHAT CAN WE MARRY ON?

<i>Income.</i>			<i>Items of Fixed Expenditure.</i>		
June. Wife's					
allowance	25	0 0	Rates and taxes...	15	0 0
Salary	30	0 0	Rent	15	0 0
Dividends.....	5	7 6			
July. Salary.....	30	0 0			
August. Salary...	30	0 0			
September. Wife's					
allowance	25	0 0	Rent	15	0 0
Salary	30	0 0	Water rate.....	1	10 0
Dividends.....	11	0 0	Life insurance	14	0 0
October. Salary..	30	0 0	Library subscription	2	2 0
Dividends.....	17	0 0	School fees.....	10	0 0
November. Salary	30	0 0			
December. Wife's					
allowance	25	0 0	Rent	15	0 0
Salary	30	0 0			
Total	£509 10 0				

From this list it can be seen at once the total of the income, how made up, and at what date the various sums become due and the amounts. On the other side are shown fixed items of expenditure which can only be paid yearly, half-yearly, or quarterly, and which, if no list is kept, are apt to cause a horrible shock to the poor soul who has quite forgotten that the life insurance premium becomes due in September and who has just lavished an undue amount on the summer holiday.

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With regard to life insurance, it is not a bad plan to take out two policies, and thus pay what is generally a heavy item half-yearly, instead of yearly. All items not included in housekeeping allowance, dress and personal expenses, upkeep of house and contents, and general expenses, which are paid weekly or in ready money, should be noted in this list. In addition the usual accounts should be kept, and thus safeguarded, it will be impossible for our young couples to involve themselves in money difficulties unknowingly.

CHAPTER III

THE COST OF LIVING

The Cost of Living—The Rise in Prices—What can be Done—Important Note.

The Cost of Living.—In the second chapter of this book I gave a list of expenses of a family of three living on £300 a year, and another of a family of four whose income was just under £700 a year. In the first case one maid was kept, in the second three maids.

Family No. 1 spent 8s. a head on food, tea, coffee, cocoa, and cleaning materials for husband, wife, baby, and maid, and family No. 2 spent 10s. a head on the same items for husband, wife, two little boys, and three maids. Both husbands lunched out, except on Sunday and occasionally on Saturday, and unless other items were to be unduly cut down, 8s. and 10s. a head was the utmost that could be allowed for house books.

Many people will say, “8s. or 10s. a head! It is impossible for anyone to live on such sums,”

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meaning, of course, that it is impossible that they shall live as gentlepeople are accustomed to live, for everyone must know that vast numbers of men, women, and children cannot spend anything like those sums a head per week on food. Plan out the expenditure of a husband and wife and five children who have 25s. to 30s. a week to spend, and it is clear that this is so.

The Rise in Prices.—Other readers will suggest that ten or fifteen years ago 10s. or even 8s. a head did suffice, but that now it is impossible to keep the house books to less than 12s. a head, even with the greatest care. It is true that during the past few years the cost of living has risen greatly. I refer to old account books to find that 10*d.* would then purchase the bacon for which 1*s.* or 1*s.* 2*d.* per lb. is now charged. Sugar (and consequently things with sugar in them) is dearer. The price of American and New Zealand meat is now but little less than formerly was charged for home-grown meat. Yet in spite of this rise in prices it is possible to feed a family sufficiently and pleasingly on 8s. or 10s. a head per week, though I own that it needs knowledge and care.

The English are an extravagant people, and

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the art of economical appetising cookery is not one which is generally understood in this country. The average plain cook is not trained—she picks up her knowledge how she can. She does not know why she does this or that, and she generally regards meanness and economy as synonymous terms. Hence it is that in most English kitchens quite a third more is spent on food than need be spent if the person in charge really knew her business.

Even in training schools cooking and catering are not well taught : there is too little theory and too much rule of thumb, and even when the actual cooking of viands is well taught, the art of buying and using to advantage is ignored. I attended a cookery class once where the students were taught to fry mutton cutlets, and beautifully fried they were ; but the demonstrator did not pause to explain how the fat was obtained and clarified, neither did she suggest that when cutlets are required they should be bought in the form of a neck of mutton, which costs 10*d.* a lb. (English meat) as against 1*s.* 2*d.* a lb. for cutlets, and that the trimmings and scrag end should be used to melt down for fat and to make Irish stew or hot-pot. Again, why

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were we taught to fry cutlets especially? The lesson should have been on deep frying (that is, cooking in hot fat in a pan deep enough to hold sufficient fat in which to immerse the article to be fried), for when the pupil can fry she can fry not only cutlets, but fish or rissoles or potatoes, or whatever it is that needs frying.

Some of these days it is to be hoped that cooking and catering will be taught in every school well and thoroughly: in the meantime, those women who must housekeep on limited means learn how to manage often by bitter experience, their efforts to live within their means being made even more difficult because the cook does not understand her business or realise that there is no virtue in waste and extravagance.

In a house where there is only one servant, and where the mistress does some of the cooking and all the catering, if the latter really knows her business, it is far easier to live well on a small sum than in a house where the cook is in sole command, and where custom demands that the mistress shall order dinner, do only part of the catering, and limit the visit to the kitchen to some half-hour each day.

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What can be Done.—To prove that what I say is true, I once took advantage of the fact that the servants were laid low with influenza, and with the help of a charwoman did all the cooking for a week. It is true that we lived simply, but our fare was sufficient and well served, and the cost worked out at 7s. 9d. a head for tea, coffee, cocoa, food, and cleaning materials. I repeat this because I have often found when writing on such subjects that I receive letters from indignant ladies who accuse me of having said that it is possible to live on 7s. 9d. or 10s. or 12s. a head, as the case may be, whereas their own bills amount to 10s. or 15s. or 17s. with the strictest economy. On examination I find that they are including washing, or the wages and keep of a charwoman, or the wood and oil and so forth, which naturally puts a different complexion on the matter.

Some fourteen years ago, after careful personal experiment, I wrote a book entitled *Ten Shillings a Head for House Books*, a volume to which I have had occasion to refer often when publishing articles on household management, and I have frequently mentioned during the past five years or so that owing to the increase in prices 11s. 6d.

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to 12s. a head should be allowed to cover the cost of living in dining-room and kitchen or servants' hall in the way described. At the same time, I wish to point out that, given a woman who really knows her business and would trouble to make the best use of her knowledge, it is still possible to keep house on 10s. a head in the manner described. As, however, few women do understand how to cook and to cater to the best advantage, I take it that a certain amount of ignorance and carelessness must be allowed for, and under those circumstances I suggest that the following tables of the cost of living will be found fairly correct.

The Cost of Living : Important Note.—

The figures here given cover the cost of tea, coffee, cocoa, food, and cleaning materials only, and are calculated for families of not less than four, at so much per head per week. The figures given will certainly be exceeded unless reasonable care is observed in the ordering and cooking.

In the menus at 8s. and 10s. a head American and New Zealand meat must be used, but little cream can be afforded, and strict economy in the use of eggs and milk must be observed. Only the cheaper form of fish, fruit, and vegetables

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can be permitted. The menus at 12s. and 15s. allow of good living.

BILLS OF FARE.

COST 8/- PER HEAD PER WEEK.

Family of four (husband lunches at home on Sunday only), consisting of husband, wife, child over one year, and maid. Labour and firing to be saved when possible.

SUNDAY.

Breakfast—Sausages.

Early Dinner—Rolled ribs of beef roasted ; brown potatoes ; vegetables ; Yorkshire pudding ; fruit tart.

Supper—Tomato soup ; cold beef ; salad ; potatoes ; chocolate mould.

MONDAY.

Breakfast—Porridge ; cold bacon.

Lunch—Sausages ; potato and gravy for child ; milk pudding ; cold fruit tart.

Supper—Soup (made from bones of beef) ; cold beef ; potatoes ; beetroot ; chocolate mould (in glasses).

TUESDAY.

Breakfast—Grape Nuts and cream ; boiled eggs.

Lunch—Cold beef ; potatoes ; salad (if any left) ; suet pudding ; (cup of soup for child).

Supper—Soup ; baked and stuffed haddock ; potatoes ; macaroni cheese.

WEDNESDAY.

Breakfast—Puffed rice and cream ; baked potato cakes.

Lunch—Fish rissoles ; junket ; fruit.

Supper—Soup ; shepherd's pie ; vegetables ; stewed fruit and rice.

THURSDAY.

Breakfast—Bacon and curried rice.

Lunch—Scotch broth ; steamed sago pudding.

Supper—Soup ; casserole of cutlets ; vegetables ; savoury toast (small remains of shepherd's pie used for this).

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FRIDAY.

Breakfast—Porridge ; haddocks and savoury rice.

Lunch—Scotch broth ; jam roll.

Supper—Soup ; hot-pot of mutton ; sauté potatoes ;
sponge and jam pudding.

SATURDAY.

Breakfast—Grape Nuts ; bacon and sauté potatoes.

Lunch—Fish ; potatoes ; stewed apples and tapioca.

Supper—Pea soup ; semolina cakes or meat pie ; apple
Charlotte.

Cups of early tea and afternoon tea can be allowed, while toast and marmalade or jam are taken for granted as appearing at breakfast, and cheese when needed at lunch and supper. Child has milk and bread and butter or biscuit or cup of soup or milk pudding for supper and some fruit—stewed or fresh—during the day. The menus are such as would be suitable except in quite hot weather, and the one servant fares like her employers. On studying the bill of fare carefully it will be seen that the most must be made of everything. Four pounds of ribs of beef gives raw bones for stock, and assisted by Yorkshire pudding and vegetables serves for some days and ends with the help of potatoes in a pie.

The 1 lb. of sausages is enough for breakfast, and a pie with batter or mashed potatoes for

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lunch. There is soup every night—often made from vegetables and milk, and now and then one of the excellent $1\frac{1}{2}d.$ soup packets is used. These pea and lentil and mulligatawny soups are really very good.

Macaroni, rice, and other cereals are much used to eke out the meat, and the expensive bacon goes further when sauté potatoes or curried rice is added. Twopennyworth of cream is allowed to eat with the Grape Nuts or puffed rice. When a meat pie is made potatoes or macaroni are added to make it go further. It is only by managing in these ways that the 8s. limit can be observed. If the family are of the order that always want joints, chops, and steaks, they cannot live on that sum per head per week. The food provided, however, is ample for health, and if well cooked and nicely served quite sufficiently attractive. Care is taken to save labour and firing as much as possible. For example, on Sunday morning, when making Yorkshire pudding, the sausage and batter pie is cooked and only needs reheating, and all dishes for supper are put ready in the morning. On Tuesday night there is fish and a baked potato mould. The potatoes are mashed and moulded in the morn-

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ing, and at the same time the potato cakes for next day's breakfast are prepared. This question of labour-saving will be treated of in detail in a future chapter.

We will now suppose that we have family No. 2, consisting of husband, wife, two little boys, and three maids, to feed on 10s. a head per week.

In this case there must be late dinner and larger joints, and such items as hams and pieces of pressed beef become possible.

In some ways it is easier to keep house economically for a family of seven persons than for a family of four or less, because stores may be bought to better advantage in larger quantities ; but the fact that in case No. 1 the mistress does some of the cooking and all the catering, and that, being the person most concerned, she naturally avoids all waste and extravagance, more than outweighs the saving which can be made by purchasing at lower prices goods which will be used with far less care by servants who often have neither the knowledge nor the desire to treat them economically.

The following menus can be provided for 10s. a head per week for a household consisting of husband, wife, two children, three maidservants

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(husband out to lunch except on Sunday and occasionally on Saturday). The 10s. per person covers food, tea, coffee, cocoa, and cleaning materials only.

BILLS OF FARE.

COST 10/- A HEAD PER WEEK.

These menus are for a week in June.

SUNDAY.

Breakfast—Creamed eggs ; cold tongue.

Early Dinner—Macaroni à l'Italienne ; cold pressed beef ; potatoes ; salad ; gooseberry fool ; Genoese pastry.

Supper—Vegetable soup ; cold beef ; salad ; jelly ; potted cod's roe and toast.

MONDAY.

Breakfast—Grape Nuts and cream ; bacon.

Luncheon—Soup ; cold beef ; salad ; potatoes ; milk pudding.

Dinner—White soup ; fillets of fresh haddock au gratin ; mutton cutlets and spinach ; potatoes ; chartreuse of cherries.

TUESDAY.

Breakfast—Eggs ; cold tongue ; potted roe.

Lunch—Irish stew ; junket ; stewed cherries.

Dinner—Clear mutton broth ; chicken and macaroni pie ; vegetables ; roe savoury ; strawberries and cream.]

WEDNESDAY.

Breakfast—Puffed rice and cream ; tongue and rice toast.

Lunch—Pilaff of chicken ; potatoes ; milk pudding ; strawberries in syrup.

Dinner (two guests)—Green pea soup ; soufflé of whiting ; curry sauce ; fillet of beef ; French beans ; stuffed tomatoes ; potatoes ; asparagus ; angels on horse-back ; strawberries and cream.

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THURSDAY.

Breakfast—Savoury toast ; eggs.

Lunch—Roast beef ; Yorkshire pudding ; potatoes ; vegetable ; bread and butter pudding.

Dinner—Soup ; fish rissoles ; cold beef ; Russian salad ; potatoes ; jelly. (Cook's evening out.)

FRIDAY.

Breakfast—Puffed rice ; haddock ; cold bacon.

Lunch—Cold beef ; salad ; potatoes ; boiled gooseberry pudding.

Dinner—Soup ; veal cutlets and spaghetti ; stewed gooseberries ; haddock savoury.

SATURDAY.

Breakfast—Grape Nuts ; omelette ; cold bacon

Lunch—Cottage pie ; potatoes ; vegetable marrow ; milk pudding.

Dinner—Clear soup ; curry and rice ; black currant fool.

SERVANTS' HALL MEALS.

SUNDAY.

Breakfast—Eggs.

Dinner—Pressed beef ; potatoes ; salad ; gooseberry fool and pastry.

Supper—Soup ; remains of macaroni dish from dinner.

MONDAY.

Breakfast—Bacon.

Dinner—Soup ; cold beef ; milk pudding.

Supper—Soup ; remains of fish.

TUESDAY.

Breakfast—Potted roe and toast.

Dinner—Irish stew ; junket ; cherries.

Supper—Mutton broth.

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WEDNESDAY.

Breakfast—Tongue and rice toast.

Dinner—Boiled bacon and cabbage ; milk pudding.

Supper—Remains of soup ; vegetables and savoury.

THURSDAY.

Breakfast—Savoury toast.

Dinner—Roast beef ; bread and butter pudding.

Supper—Fish rissoles.

FRIDAY.

Breakfast—Haddock.

Dinner—Cold beef ; gooseberry pudding.

Supper—Cold beef.

SATURDAY

Breakfast—Cold bacon.

Dinner—Cottage pie ; milk pudding.

Supper—Toasted cheese.

The three maidservants, when engaged, are told that they must not always expect meat for supper, but as there is always cocoa and cheese available they certainly do not fare badly. They are given jam or marmalade for breakfast and tea, also a plain cake for tea.

The dining-room menus are arranged with a view to providing a wholesome early dinner for the little boys, whose supper consists of bread and milk, cocoa and bread and butter, soup, boiled eggs and bread and butter or plain cake and milk, and they have, of course, the usual substantial tea with milk, jam, and plain cake. Cakes are made at home, and for nursery and

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servants' hall dripping is used instead of butter. Poultry and eggs are sent from the country each week, and this quite a good bird costs 3s., or with share of carriage one way added, say, 3s. 2d.

Here, as in the case of the family who lived on 8s. a head, foreign meat is used. A tongue or ham or piece of boiled bacon is kept going, and the hams are Canadian, at about 9d. per lb., which, if well soaked and carefully and slowly braised with vegetables and a little treacle, are excellent. A quarter-side of bacon at 10d. a lb. gives the best portion for rashers and a nice piece for boiling. Soup is always served at dinner, and this is an economy, as anyone will see who cares to read the chapter on soups in the *Ten Shillings a Head* book. The same can be said of savouries when all the odds and ends of other dishes are utilised, but when olives, sardines, lax, anchovies, etc., are bought, the savoury becomes an extravagance. When living on 10s. a head the remains of the kippers or haddock, some mince, the chicken livers (when sent up from the country these accompany the chicken), scraps of ham, tongue, bacon, and so forth must be made up into savouries, and when used with skill most attractive little dishes result.

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The pressed beef mentioned is made from the brisket. Some time ago I mentioned pressed beef as an economical dish and received a letter from a lady in which she observed that to feed a family on pressed beef at 1s. 8d. per lb. did not seem to her an economy. But why buy ready-cooked beef when brisket costs 8d. a lb., and even the plainest of plain cooks, if willing to follow a recipe, can cook it ?

To achieve these bills of fare on the sums mentioned waste must be strictly checked, but the question of waste is of such importance that it will be allotted a special chapter. Needless to say, jams, marmalade, honey, cheese, biscuits, and butter can be added to the menus as required.

Where 12s. 6d. a head can be allowed, the bills of fare may be still more varied.

I calculate that under such circumstances early morning tea, breakfast with one or two hot dishes and one cold, lunch of egg or fish or vegetable dish, one meat, vegetable or salad, and plain sweets, and a four-course dinner and simple dessert can be allowed, with after-dinner coffee ; whereas on 10s. a head, if there is a sweet, dessert must be omitted, and it will not be easy

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to make the allowance cover after-dinner coffee. When the housekeeping allowance can be extended to 15s. 6d. a head, really good living can be afforded, though even then out of season delicacies, soles and salmon when dear, foie gras and caviare, cannot be used lavishly. When guests are not present the following day's fare would be typical:—

Breakfast—Kidneys and bacon; omelette; cold ham; toasted scones; marmalade; whiteheart cherry conserve.

Lunch—Prawn curry and spinach; roast lamb; vegetables; mint sauce; rice cream; fruit salad; cheese and biscuits; fruit.

Dinner—Clear soup; fillets of sole; poultry, game, or joint; chocolate mousse; savoury; dessert; coffee.

CHAPTER IV

THE COST OF CARELESS CATERING

The Cost of Careless Catering—Kitchen Waste—The Value of Soups and Savouries—Bread, Milk, and Meat—The Scorn of ‘Pieces’—A Little too Much—Wasteful Buying—The Value of Halfpennies—Dishonesty—Knowledge is Power—What do you Want?

The Cost of Careless Catering.—If the average owner of the average household run on some hundreds a year was to count up the money accounted for by waste and bad management the result would prove, in many cases, an unpleasant surprise.

English people are, I think, naturally open-handed ; and one would not quarrel with them for this, for of all qualities that of miserliness is one of the most unattractive. But economy and meanness are by no means one and the same. As I have said in a previous chapter, English cooks and mistresses generally lack training, and even when trained the teaching is not invariably of the best, and therefore bad buying

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and the misuse of food account for a substantial sum in each week's expenditure.

Kitchen Waste.—Let us deal with waste in the kitchen first. How many pounds of potatoes are thrown away in the course of the year by careless peeling? why are not potatoes cooked in their skins more often and so served? or when cooked the skins can be removed quickly and economically. Again, in how many households is it the custom to throw away left-over cooked potatoes? All potatoes should be put away on a clean dish in the larder and appear again mashed, sautéd, in a salad, moulded, or in cakes. The cook who will solemnly give herself the trouble to wash, peel, and boil potatoes in order to make mashed potatoes will discard as useless the potatoes cooked yesterday, there ready to her hand. And not potatoes only, but all other cooked vegetables should be kept. Cabbage, minced, seasoned and mixed with potato, shaped into cakes and crisply fried, makes a delicious breakfast dish with bacon. A portion of cauliflower may be used for a savoury; a few slices of beetroot mixed with sliced potato and some cooked peas provides a Russian salad; a carrot or two cut into shapes forms the garnish for the soup;

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and, what is more, if the cook would realise the fact, she can, by thus using up material, save herself much cooking and washing up of pots and pans.

Another way in which vegetables are wasted is in tearing off and throwing away the outer leaves or the pods of peas. These, carefully washed, should be used for a vegetable soup. Many a cook will say she has nothing with which to make soup, yet that very day a basketful of pea pods, the outside leaves of a cabbage and of a lettuce have gone into the ash-bin; in the country, where there is a pig-tub, at any rate the pigs benefit, but in towns I scarcely think it is an exaggeration to say that on the food wasted each week in a family of five or six, where some three servants are kept, and from 10s. 6d. to 12s. 6d. a head spent on food, one person might be well fed.

The Value of Soups and Savouries.—Where economy must be practised soups and savouries are valuable dishes. A dinner consisting of meat and pudding would be considered meagre; add soup and savoury and few people would ask for more. The two latter dishes, five times out of six, can be made from materials otherwise wasted, while the diner who sees that he is to have four dishes

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put before him will certainly not eat as largely of the meat course as would otherwise be the case.

Bread, Milk, and Meat.—Bread is another item shockingly wasted. Pieces are left in the pan to become stale and are then thrown away. A whole plateful of bread is cut for lunch or dinner, not eaten, and thrown away as stale. If whoever is in authority decreed that one loaf must, whenever possible, be finished before another is cut, much waste would be saved. The pieces which do collect in spite of every care should be used for the numerous puddings in which breadcrumbs form a part, or served as pulled bread with cheese, or crisped in the oven, or crushed and bottled so that a supply of *au gratin* crumbs is always in readiness. Milk is wasted—left to go sour, the gill in the bottom of the milk-jug which comes down from the dining-room thrown away. Meat, too, is wastefully used: “that little piece, why it’s not enough for anything”—but that little piece, put through the mincer with a little curry sauce or a minced pickle and served in fried croûtons, would have made a savoury for dinner.

The Scorn of “Pieces.”—This scorn of “pieces” is one hard to understand. The leg

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of mutton is treated with respect, why, then, despise a portion of that leg of mutton ?

No pieces of meat should be thrown away. They should, if not used in any other way, be freed from gristle, skin, and bone, minced, flavoured and potted.

Cooked bones are often regarded as useless ; on the contrary, they should be broken into small pieces, and with any trimming of meat and vegetables used for stock. In a household of six persons there should always be stock of a kind sufficiently good to use for thick vegetable soups. The water in which fowls or meat are boiled should be used for stock likewise. It is not my purpose to repeat myself more than is necessary, and a careful perusal of *Ten Shillings a Head for House Books* will show how materials can be used to advantage. Many persons object to the using of “ pieces.” Twice-cooked meat is not nourishing, they object. To begin with, it is seldom necessary to cook meat twice—*réchauffés*, as their name implies, are merely warmed. Then, by dividing joints and poultry, it is possible to avoid many *réchauffés*, and this is a matter treated of at length in *Ten Shillings a Head for House Books*.

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A Little too Much.—Another source of waste is in using a little too much. Two eggs go into the pudding or cake when one would serve the purpose—an extra $\frac{1}{2}$ oz. of butter here and there all mounts up. One must allow that the custard made with two eggs is not quite as nice as that made with five ; well, the person of small means has, we presume, learned arithmetic and can realise that five eggs cost more than two, and when people are poor they cannot afford expensive food any more than they can afford to travel first class or to smoke cigars at 2s. each.

Wasteful Buying.—But there are other ways of wasting. The cook may use wastefully and the mistress may buy wastefully. It is most important, even when buying for a small family, to take advantage of the market, and if cod is cheap to order it in preference to plaice, which that day is 2d. per lb. dearer. The same applies to vegetables and fruit. One housekeeper wrote to me criticising a statement which I made as to the possibility of providing fruit for a family where 11s. 6d. a head was allowed for house-keeping. Bananas cost $1\frac{1}{2}$ d. each, apples 6d. per lb., and oranges 1d. each,” said she. And doubtless they do at many shops, but sound good

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oranges and apples of moderate size are to be had at 18 for 1s., and 3*d.* and 4*d.* per lb. respectively, while bananas may be found at 18 a shilling. The inexperienced buyer orders bacon at 1s. 2*d.* the lb. because, as she says, her husband objects to the inferior cuts. Well and good, then buy a quarter back at 10*d.* ; use the prime piece for rashers and the inferior portion for boiling, or for bacon to be used with chickens, veal cutlets, and so on.

The woman who must keep her bills to a low figure will soon learn when it pays to buy in large quantities—potatoes by the sack, for example, and sugar by the 7 lb. ; she will order less expensive jams for cooking and keep the expensive kinds for breakfast, and she most certainly will study the cost of the various joints.

The Value of Halfpennies.—"Oh, but it's only a halfpenny a pound dearer—that won't make much difference," is often the excuse for bad buying ; but if one will take the trouble to calculate the sum which can be wasted in these halfpennies it will be seen that they make a very considerable difference. For example, we will assume that a family consumes 16 lbs. of meat and one fowl per week, one 12-lb. ham a month,

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and 12 lbs. of bacon a month. A. buys English meat at about 2*d.* per lb. more than foreign, a fowl at 3*s.* 9*d.*, a ham at 1*s.* per lb., and 6 lbs. bacon at 1*s.* 2*d.* and 6 lbs. at 1*s.* B., buying foreign meat, saves 10*s.* 8*d.* on her butcher's book; she pays 3*s.* 2*d.* instead of 3*s.* 9*d.* for fowls = 2*s.* 4*d.*; ham at 9*d.* instead of 1*s.* = 3*s.*; and she saves 2*s.* 4*d.* and 1*s.* on the bacon. 22*s.* 6*d.* during the month on these items only. It is true that foreign meat is not quite so good as home grown, and 9*d.* hams as 1*s.* hams, but the country fowl will be better, and the quality of the bacon the same. Is not a saving of over £13 a year worth making when the income is small?

Dishonesty.—When trying to cater on a small allowance it is necessary to protect oneself from the dishonesty of tradespeople and their employees. Short weight is frequently given and the quantities booked are not the quantities received. A customer who deals fairly, settling her bills regularly, paying fair prices, and not, by her lack of thought, giving unnecessary trouble and in consequence putting the firms she patronises to unnecessary expense in making special deliveries and so forth, should insist that she is treated honestly. Only lately

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three instances of dishonesty came under my immediate notice. The bread bill was high, but the cook declared that the amount of bread ordered was consumed and that waste was not permitted, and as far as could be seen her statements appeared to be true. "Are you certain that you receive all the bread that is booked?" During the next week the cook kept a book in which she noted the number of loaves ordered. When compared with those charged in the weekly bill it was found that four 4*d.* and two 2*d.* loaves were entered in excess of those which had been received. Examination of the milk account discovered a discrepancy of 5 pints, and further care made plain the fact that not only was more milk booked than was ordered, but that a $\frac{1}{4}$ of a pint or more was often short in a quart. These discoveries caused the cook to measure the fruit sent, to find that 1 lb. of cherries was short by 2 ozs., and that in the butcher's bill similar mistakes occurred. By causing baker and milkman to enter in a book the quantity supplied each day, by making it known to butcher and greengrocer that their goods were weighed and that short weight would cause instant closing of the account, an end was

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made to these dishonesties, and a saving of some 3s. 6d. a week resulted. For the benefit of those readers who are not quick at mental arithmetic, let me point out that 3s. 6d. a week amounts to £9 2s. in the course of a year.

Knowledge is Power.—It is when dealing with kitchen waste and the dishonesty of tradespeople that the woman who is her own cook, or who personally supervises the efforts of the one servant, is at so much advantage. The woman of very small means who is obliged to keep two or three maids must be to some extent at their mercy. But again, let me say with knowledge comes power, and the mistress who has learned by personal experience how much milk goes into a milk pudding and what quantity of bread is reasonable to allow for a given number of people can give her orders accordingly, and if complaint is made of a shortage of supplies she will realise that waste or dishonesty are the causes and proceed accordingly. Mutual liking on the part of mistress and cook is especially necessary in such cases, for naturally a cook who likes you will look after your interests better than one who does not, but even so the tendency of English servants is to admire extravagance, and a fellow-

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feeling for persons of their own class often causes them to cloak the dishonesties of the tradespeople and their underlings, while in other cases there is no doubt that servant and tradespeople are in league to make what they can out of employer and customer. To fight against all these difficulties and to think at every turn if one item of food is dearer than another must put the housekeeper to much trouble, but if one would live pleasantly on small means troubles such as these must be expected and endured with cheerfulness. When deciding on the sum to be allowed for catering the housekeeper must decide if she intends to trouble herself to manage well, and also she must have a clear idea of the style of living which is required.

Here, again, we return to the question asked in the first of these articles :

What do you Want ?—Some people would rather eat well than travel or buy books or play golf ; others would rather spend than be troubled with housekeeping cares. Well, they must settle these matters for themselves, though whether anyone is justified in permitting waste and dishonesty to go unchecked is another matter, and one with which I have not space to deal here.

CHAPTER V

THE ECONOMY OF MEATLESS FOODS

The Economy of Meatless Foods.

The Economy of Meatless Foods.—The woman whose task it is to cater on a small allowance must, as I have said already, depend greatly upon soups and savouries, but she must also learn to make use of such cheap articles of food as rice, semolina, macaroni in its various forms, and the cheaper kinds of vegetables, fresh and dried; furthermore, she should either contract for a supply of eggs at a moderate price or preserve these culinary necessities in large quantities. Time was when English people were large meat-eaters, but certainly among the upper classes there is a change in this respect, and the man who once demanded joints and chops and steaks galore does not despise meatless substitutes. When money is very scarce a large quantity of meat cannot possibly be afforded,

THE ECONOMY OF MEATLESS FOODS

so that even if “ he ” prefers it he must realise that, like many other luxuries, it is not for him.

In cases where 8s. to 10s. a head must cover the house bills, real care must be taken when making out the day’s bill of fare to count the cost of each dish.

Let us see how Mrs. A. and Mrs. B. settle the matter.

MRS. A. ORDERS—

MONDAY.

Breakfast—Bacon ; eggs.

Lunch—Cold beef ; potatoes ; salad ; cold tart ; milk pudding.

Dinner—Mutton cutlets and spinach ; potatoes ; marmalade pudding.

TUESDAY.

Breakfast—Sardines ; poached eggs.

Lunch—Stewed steak and vegetables ; suet roll and treacle.

Dinner—Clear soup ; roast mutton ; cabbage ; potatoes ; chocolate pudding.

WEDNESDAY.

Breakfast—Haddock.

Lunch—Cold mutton ; milk pudding.

MRS. B. ORDERS—

MONDAY.

Breakfast—Bacon and sauté potatoes.

Lunch.—Lentil broth ; cold beef ; potatoes ; salad ; apple tart ; pudding.

Dinner—Tomato soup ; curry and rice ; pudding ; savoury toast.

TUESDAY.

Breakfast—Curry toast ; eggs if needed.

Lunch—Thick mutton broth ; suet roll and treacle ; oranges.

Dinner—Clear soup ; mutton cutlets and spaghetti ; cheese savoury ; fruit.

WEDNESDAY.

Breakfast—Haddock.

Lunch—Hot-pot of mutton with potato and macaroni ; cornflour pudding.

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'MRS. A. ORDERS—

WEDNESDAY—*continued.*

Dinner—Fillets of plaice ; hashed mutton ; vegetables ; date pudding.

THURSDAY.

Breakfast—Buttered eggs ; sardines.

Lunch—Roast beef ; vegetables ; milk pudding ; oranges.

Dinner—Roast chicken ; sauce ; potatoes ; salad ; bakewell pudding.

FRIDAY.

Breakfast—Kippers ; eggs.

Lunch—Cold beef ; potatoes ; salad ; milk pudding.

Dinner—Clear soup ; chicken fricassee ; potatoes ; tomatoes ; fruit tart.

SATURDAY.

Breakfast—Fried eggs and bacon.

Lunch—Cold beef ; potatoes ; vegetable ; pudding.

Dinner—Veal cutlets ; potatoes ; vegetable ; jelly.

MRS. B. ORDERS—

WEDNESDAY—*continued.*

Dinner—Celery soup ; fillets of plaice au gratin ; tomato and rice soufflé ; golden toast (sweet).

THURSDAY.

Breakfast—Kedgeree.

Lunch—Braised beef ; vegetables and macaroni ; milk pudding ; bananas.

Dinner—Carrot soup ; beef olives ; mashed potato ; purée of peas ; celery au gratin ; stewed prunes.

FRIDAY.

Breakfast—Potato rissoles ; eggs if required.

Lunch—Cold beef ; potatoes ; salad ; pudding ; prunes.

Dinner—Brown soup ; steak and macaroni pie ; ginger blanc-mange ; semolina balls.

SATURDAY

Breakfast—Fried eggs on semolina cakes.

Lunch—Fish pudding ; boiled plum pudding ; potted cheese and toast.

Dinner—Pea soup ; stuffed potatoes ; lemon jelly ; cheese pudding.

THE ECONOMY OF MEATLESS FOODS

We will presume that both families consist of six persons (husband, wife, two children, two maids) and that the husband lunches out—lightly—and makes his chief meal at dinner. Mrs. A. in the week has 4 lbs. rolled ribs of beef, four mutton cutlets, 1 lb. steak, shoulder of mutton, 7 lbs. sirloin, one chicken, and 1 lb. veal cutlet, and she buys soup bones and meat. She says she can only afford soup now and then, and asks her husband how he can expect her to provide a savoury. The children have had cold meat for dinner four days in the week (it is winter). Mrs. B. has bought 4 lbs. rolled ribs of beef, one neck of mutton, and 7 lbs. of top side of beef. Her children have had cold beef twice, but one day there was lentil broth before it. The neck of mutton provides three freshly cooked dishes, broth, cutlets, hot-pot, and the top side of beef three, for a steak is cut off out of which to make the olives and the pie. This quantity of meat must have been exceeded but for the use of other items : for instance, with the curry is a large dish of rice, with the mutton broth pearl barley, suet dumplings, and vegetables. Spaghetti appears with the cutlets, sliced potato and macaroni in the hot-pot.

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Macaroni and stewed carrot, turnip and Spanish onion with the braised beef. The beef olives are stuffed and macaroni and potato help out the meat pie, while but a very little meat is needed for the stuffed potatoes. Again, at breakfast *sauté* potatoes augment the bacon (potatoes left over from Sunday), while after lentil broth but little cold beef is eaten. Curry toast needs but a very little curry and plenty of gravy and rice. To give variety, fish appears for dinner on Wednesday in a very inexpensive form of *soufflé*. Instead of the continual bacon, eggs, salt fish, and sardines of Mrs. A.'s breakfasts, Mrs. B. makes use of potatoes, rice, semolina. Further, Mrs. B. does not buy soup bones and meat, she uses the bones from the ribs of beef, the end bones of the neck of mutton, the water in which the beef is braised and makes up with vegetable stock. Her savouries are made of trifles, a tiny bit of mince mixed with rice, some cheese, the middle part of the celery, the outside of which was used for soup, semolina, and so on.

Care is taken also to arrange the nourishing qualities of the meals and to have plenty of fruit and vegetables, though for the expensive spinach,

THE ECONOMY OF MEATLESS FOODS

French beans, and cauliflowers are substituted tomatoes, celery, *purée* of dried peas, carrots, turnips, and Spanish onions. Whereas Mrs. A.'s *menus* are scanty and lacking in variety, those of Mrs. B. are as nourishing, more plentiful, and more varied, but I own that they will not appeal to those people who despise kickshaws and desire to live on joints and good heavy English puddings.

CHAPTER VI

ON QUANTITIES

Quantities for the Housekeeper—Cooking Butter—The Egg Bill
—Milk—Bacon—Tea—Sugar—Jam—Cheese—Bread—
Potatoes—Party Refreshments—Quantities—Wine.

Quantities for the Housekeeper.—In the days when I was the editor of the housekeeping pages of a woman's paper quite a third of the numerous letters I received contained queries relating to the quantities of the various articles which should be used in a household. From long experience of many housekeepers a table of quantities has been worked out, but as individual circumstances must always be taken into account, it is not possible to lay down a hard and fast law as to the amount of each article which should be consumed by a given number of people.

The following quantities are considered quite fair and liberal in an average family :—

Meat.— $\frac{1}{2}$ to $\frac{3}{4}$ lb. uncooked and weighed with the bone per head per day.

Butter.— $\frac{1}{2}$ lb. per head per week for eat-

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ing. For cooking according to the style of living.

Bacon.—1 lb. per head per week for breakfast rashers. This allows two small rashers per head per day.

Sugar.—1 lb. per head per week for all purposes, or $\frac{1}{2}$ lb. lump sugar for breakfast and tea, the remaining $\frac{1}{2}$ lb. for cooking and eating with puddings, etc.

Tea.— $\frac{1}{4}$ lb. per head per week.

Cocoa.— $\frac{1}{4}$ lb. per head per week.

Coffee.— $\frac{3}{4}$ oz. for each person for breakfast.

Milk.—For adults, $\frac{1}{3}$ to $\frac{1}{2}$ pint per head per day for breakfast tea and share of cooking. See below.

Jam.—1 lb. per head per week.

Bread.—Four to sixpennyworth per head per week.

Potatoes.— $3\frac{1}{2}$ lbs. per head per week.

Cooking butter and eggs.—See below.

Now it stands to reason that these quantities must vary. For instance, in a family where little meat is eaten the butcher's bill will be less, the egg, fish, poultry, or grocer's book more. Again, if a ham or tongue or game is provided, there should be a lessening of the butcher's bill.

Cooking Butter.—Half a pound a head of

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butter is a fair allowance, but people who do not eat afternoon tea and who dine late, and therefore do not eat butter at that meal, would not consume as much. Taking nursery, servants' hall, and dining-room together, if the butter bill for eating works out at $\frac{1}{2}$ lb. a head there cannot be extravagance. With regard to butter for cooking it is more difficult to give a close estimate because so much depends on the nature of the cooking and the number of cakes, scones, etc., which are made, and if proper use is made of dripping, fat, and lard. Where 11s. or 12s. a head for house bills is allowed, about 2 lbs. of cooking butter might be used in a family of eight persons—that is $\frac{1}{4}$ lb. per head per week. Good managers never use butter for frying. All fat should be melted, clarified for this purpose, and dripping is often used for plain cakes and pastry, and if properly clarified and used in the right proportions imparts no “drippingly” taste.

The Egg Bill.—It is difficult to calculate the number of eggs which should be used. From four to six per head per week can be allowed to the 11s. to 12s. a head housekeeper. Three dozen eggs (all fresh and bought at contract price throughout the year) allow of eggs once a week

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in the hall for breakfast, three times a week in dining-room, of occasional egg dishes, and of eggs for cooking and cakes. Personally I think it is better to use all fresh eggs, as only too often cooking eggs are not reliable.

Those persons who can buy when eggs are cheap should certainly preserve a large quantity in water glass.

Milk.— $\frac{1}{3}$ to $\frac{1}{2}$ pint of milk a day is sufficient for use with tea at breakfast and at tea-time and for a share of the cookery milk. If, however, cocoa made with milk, or *café au lait*, is drunk, or milk plain and simple used as a beverage, then the quantity must be increased. In households where many milk puddings and milk soups are provided allowance must be made for that fact.

If the amount of the bills suggests too great an expenditure in milk and eggs the caterer should, when making out the *menu*, note the quantities of each which are required. For instance:—

MONDAY.

Breakfast—Bacon ; poached eggs (4).

Lunch and Servants' Dinner—Roast chicken ; cold beef ; bread sauce ($\frac{1}{2}$ pint milk) ; milk pudding (1 pint milk) ; stewed gooseberries.

Dinner—White soup ($\frac{1}{2}$ pint milk) ; fried fillets of sole (1 egg) ; roast lamb ; sweet omelette (3 eggs).

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One cake for tea, 3 eggs, $\frac{1}{2}$ pint of milk. $\frac{1}{2}$ pint of milk for drinking for one person. Cocoa for three servants' supper ($\frac{1}{2}$ pint of milk). Allowance for tea at breakfast and tea about 1 gill per head. At the end of the week total the quantities and act accordingly. Do not, however, deny the cook a reasonable allowance of milk, butter, and eggs, for they are quite necessary to good cooking.

Bacon.—In most families that expensive item bacon would not appear each morning at breakfast, therefore 1 lb. per head per week would not be used. Allowance must also be made for bacon used with chicken or veal cutlets, etc., etc.

Tea.—A $\frac{1}{4}$ lb. of tea suffices for early morning tea, tea at breakfast and at tea. If coffee and cocoa are used less tea should be allowed.

Sugar.—Many people would not use their 1 lb. of sugar if they do not take it in tea or coffee. Allowance must be made in the fruit season, for then more cooking sugar and castor sugar is eaten. Preserving sugar should be counted separately.

Jam.—1 lb. of jam is more than many persons would need, but again, in nursery and servants' hall, generally fully that amount is eaten.

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Cheese.—The quantity used must vary, as some persons eat much, others none. About a $\frac{1}{4}$ lb. per head per week would be an average quantity to allow.

Bread is also a variable item. Some persons eat quantities of bread, others hardly any. When there are nursery and servants' teas and suppers 6*d.* per head per week is a fair allowance.

Potatoes.—These are often shamefully wasted, but if used with reasonable care 3 $\frac{1}{2}$ lbs. per head per week is an ample allowance.

QUANTITIES FOR ENTERTAINING.

Party Refreshments.—Even though we may marry on small means, it is to be hoped that we may wish sometimes to entertain our friends. The inexperienced hostess finds it difficult to judge what amount of each article to order, and either puts herself to unnecessary expense or undergoes tortures because the refreshments she offers prove insufficient.

The following quantities are reliable, and armed with this list the intending hostess can easily calculate what supplies to order. There will, of course, be a surplus of food, but that naturally need not be wasted.

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Quantities.—Tea, six teaspoonfuls to 1 oz. 1 oz. for four persons, 1 lb. for sixty people or so.

Coffee, $1\frac{1}{2}$ tablespoonfuls (ground) to 1 oz. 2 ozs. for three people, 1 lb. for about twenty-five people.

Iced coffee, fourteen small cupfuls to 1 quart.

Sugar, 1 lb. for fifty-five people. The lumps should be cut small.

Milk, $\frac{1}{2}$ gill per head, 1 pint for about twelve people.

Cream, 1 pint for about twenty-five people.

Strawberries, $\frac{1}{4}$ lb. per head.

Fruit salad, $\frac{1}{4}$ lb. per head.

Cup or lemonade, $\frac{1}{2}$ pint (two small tumblerfuls) per head.

Bread and butter, $1\frac{1}{2}$ lbs. butter to three quartern sandwich loaves; enough for about 100 people. Allow three slices for two people.

Sandwiches, same as for bread and butter.

Large cakes, one slice to every two people.

Small cakes, three for two people.

Ices, about twenty small helpings to 1 quart. This applies to unmoulded ice. A quart of moulded ice would not supply more than ten to twelve helpings.

Soup, $\frac{1}{3}$ pint per head.

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Fish, about $\frac{1}{4}$ lb. (uncooked) per head.

Chickens, if of good size, four helpings, not counting the legs, the bird being divided thus : 1, side of breast ; 2, side of breast ; 3, wing ; 4, wing. If the bird is large a clever carver will make a portion from the “merrythought” and two small slices from the lower part of breast.

A stuffed chicken (from which the “merrythought” and breast bone have been removed) needs about 2 lbs. of stuffing, and then is sufficient for quite eight helpings, not counting the legs, though a clever carver would cut slices from the thighs. One chicken boned and made into a galantine would make twelve helpings.

Creams and jellies, sweet or savoury, eight to ten helpings to 1 quart mould.

Cutlets. There are seven cutlets on a neck of mutton or lamb.

Wine.—Champagne, about seven glasses in a bottle.

Port, about nine glasses in a bottle.

Claret, about 5 glasses in a bottle.

Sherry, about ten glasses in a bottle.

Hock, Sauterne, etc., about six glasses in a bottle.

CHAPTER VII

ON MANAGING

The Art of Managing—The Washing Bill—The Cost of Changing Servants—The Coal Bill—The Light Bill—Postage and Stationery—The Telephone—Make it Yourself or Buy it?—A Judicious Reserve—The Butcher's Bill—Soups and Savouries—The Stationery Bill—The Butcher's Bill Again—To Save Dusters and Leathers—Dessert Sweets—Fuel—The Use of "Pieces"—The Laundry Bill—To Cook Old Fowls—The Greengrocer's Bill—The Use of Newspapers—Those "Pieces" Again—Cleaning Materials—Three Economies—Flowers and Plants.

The Art of Managing.—Those who have worked amongst the poor, and whose duty it has been to make enquiries into the expenses of a family, will be familiar with the phrase, "Well—we manages," and very wonderful indeed is the management of some of these working women. The girl who marries on small means, if she would make the best of them, must study the art of managing, for it is an undoubted fact that one family will live comfortably on an income which is found quite insufficient by another.

I have tried to show in Chapter IV. the sums

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which may be wasted by the bad housekeeper and the careless cook, and a mistress who has not learned her trade will find the same lack of economy in other departments.

The Washing Bill.—The washing bill is a heavy item in most families, and great care must be taken to restrict its proportions. In Chapter VIII. I suggest that a polished dining-table saves some 6*d.* or 8*d.* a week in the washing account, for the little doyleys used beneath each plate keep clean for a long time and are so easy to wash at home. Then, when there is a nurse, she should, on engagement, be told that she must do all she can to keep down the nursery washing bills, and by choosing the children's clothes carefully quite a large sum may be saved on this one item. One mother will buy her little girl a summer overcoat of pale blue cloth, which will need cleaning, another will choose a smart little white knitted woollen coat, which nurse can wash with ease and success. One mother will keep her little girl in white frilled underclothes all day, another for morning wear and games will put the small person into a dark linen overall with knickerbockers to match, thus saving the washing of frilled knickerbockers and white

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petticoats. In the winter a serge kilt and jersey and serge knickers look neat and are quickly and easily washed at home.

If the same care is exercised throughout the house and the other servant or servants wash their own rubbers and oddments such as socks, stockings, and small muslin blinds, it is easy to save some 5s. a week on the washing account.

Many women of small means make a saving by washing all their own handkerchiefs, stockings, blouses, and laces. Directions for washing various articles are given in *How to Keep House*, from which it will be seen that the task is an easy one.

The Cost of Changing Servants.—In Chapter IX. I have dealt with the servant question, one of importance from the economical point of view if from no other. Some women spend quite an income on advertisements and registry office fees. Then again, servants who only stay a month or two take no interest in their employers' affairs, and certainly do not show too high a sense of honour and honesty in dealing with their property. Dusters are lost or burnt, saucepans spoiled, and damage of various kinds done, all of which must be paid for by the employers.

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The Coal Bill.—A costly item in most household budgets is the coal and light bill, and in Chapter VIII. I have touched on the subject of ranges and grates, while in *How to Keep House* the question is dealt with in detail. It may not be amiss, however, to suggest that the price of coal should be enquired into before giving orders. I have known housekeepers who were paying 25s. 6d. a ton for coal which others bought at 21s. 6d., the quality being practically identical. If possible, coal should be stocked in the summer while it is cheap—a cheaper kind being ordered for kitchen than for ordinary use. One clever “manager” known to me bought cobbles and ordinary lump coal. The cobbles were used to light the fires, so no smashing had to be done with the coal hammer, and in consequence there was but little “slack.” When the cellar was emptied what slack there was was placed in a tub, and in winter a coal-boxful was kept in a convenient place, so that dining and drawing-room fires were banked up with slack at times when the rooms were not in use. The careful use of cinders makes a considerable difference to the total of the coal bill, whole coke (cheaper than coal) put on when the fire is red gives out a

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splendid heat. In hot weather it is generally possible to let the kitchen fire out after lunch, so arranging the dinner that one or two hot dishes can be cooked on an oil stove or gas ring.

The Light Bill.—Electric light is regarded by many people as an expensive luxury simply because they do not know how to use it with economy. The positions for the lights should be carefully studied, also the candle-power of the lamps, for it is quite unnecessary in a tiny pantry to burn the same power lamp as is needed in a kitchen twice the size.

Wall lights are an extravagance, but to put several plugs about the sitting-rooms so that lamps can be connected as required makes for ultimate economy. One person will sit in a drawing-room reading by the light of two wall sconces holding three lights apiece: another will read by the light of one table lamp placed conveniently near. Proof of my words I find in the fact that, having let our house, the electric light account for our tenant was sent to us. For six months it was rather more than double the equivalent six months of our tenancy. The number of servants was the same, but we used

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one more bedroom and had a day nursery, yet our bill was the smaller of the two.

Postage and Stationery.—An item in the domestic budget on which many people waste money is that of postage and stationery. They write penny letters when halfpenny cards would serve, and order stationery of an unnecessarily expensive kind. I have been often struck by the elaborate letter-paper of women who wrote to me for advice. “We have £300 or £400 or possibly £500 or £600 a year—can you help me to economise,” etc., etc., and this plea for help was written on the thickest and best paper with address and telephone number embossed in colours, and often a monogram or crest in addition. Neat, simple note-paper with the address and telephone number is needed for letter writing, while for business use a much cheaper kind with the address merely stamped in relief serves the purpose, while spare half-sheets should be kept for shopping lists, memorandums, and scribbling of all kinds.

The Telephone.—Yet another cause of waste is the telephone : many a time when a post card would serve 1*d.* is spent on telephoning, while the housekeeper who forgets thinks little of

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spending 2*d.* or 3*d.* a day on telephoning for articles which should have been included in the tradesmen's orders.

When making out a domestic budget, note that in London a telephone costs £5 a year for rent and £1 10*s.* is charged in advance for calls, so that 2*s.* 6*d.* a week (£6 10*s.* a year) and all calls at 1*d.* each made over and above the original 30*s.* worth must be charged to the postage account.

Newspapers are a temptation to many people : only 1*d.*—but 1*d.* a day amounts to £1 10*s.* 5*d.* a year. Massing stamps, stationery, telephone, papers, and library subscriptions as one item of the budget it will easily be seen that £5 a year can be wasted with the utmost ease, and when I say wasted I mean that no equivalent value has been received, for when money is scarce it does no good to anyone to give 2*s.* for letter-paper when what will serve costs 1*s.*, or to waste pennies on telephone messages when $\frac{1}{2}$ *d.* post cards would have proved a satisfactory substitute.

The woman who is skilful with her needle and likewise energetic in using it will find it far more easy to live nicely on her means than she who must pay to have everything done.

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Make it Yourself or Buy it ?—If you order goods from a shop, realise that the trader must add to the cost of material the cost of labour, rent, rates, taxes, bad debts, book-keeping, delivery charges, and profit. This means that if the material for the thing you wish to buy costs 1s., the trader, not being a philanthropist, must, in most cases, charge you at least 2s. Now and then, however, the fact that the trader can buy far cheaper than you can buy and lessen his labour bill by making in large quantities and by machine, enables him to sell an article to you for a lower price than you can make it for yourself.

The housekeeper who has to manage must learn when it pays her to buy ready made and when to make at home. A woman, envied by others because her house always looks so fresh and pretty, informed me that she spent comparatively little because she made all her own curtains, lamp shades, cushions, and chair covers, and, furthermore, washed and re-dyed many of them herself.

When new curtains or covers are wanted A. goes to a shop and orders them. B. employs a visiting upholsterer at 3s. 6d. a day and her food,

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and C. does the work herself. If C. can also make some of her own and her children's clothes and trim hats, down comes the total of the dress bill, while the clever worker who turns worn upper blankets into serviceable under blankets, cuts up old dinner cloths for side or kitchen use, washes and uses all old satin frocks to cover a cushion, and generally makes the best of available material, will keep her house nicely on half the money which must be spent by the bad manager to obtain a similar effect.

These economies all entail hard work on the perpetrator of them, but as we are already agreed the profession of wife, mother, and house-mistress possessed of small means is not one which allows of idling.

A Judicious Reserve.—Although people who are badly off must frequently count their pence, they cannot be permitted continual mention of the fact. Few subjects are more boring than that of ways and means, and the wise woman will keep her economies to herself. A continuous and dismal wail of "We can't afford this, we can't afford that—that is too expensive and this far too dear," is calculated to make the unfor-

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tunate listener feel that a plunge into wilful extravagance, even if ruin follows, is preferable to a state of obtrusive economy. At the same time, if the good management of the wife keeps money worries away from her family, she should not allow that family to grow up unlearned in the value of money. Children should be taken into their parents' confidence, and should early realise that expenditure which is forbidden them is forbidden for good reason, while a good husband and father will take occasion to point out the clever management of the mother to her children. "How clever your mother is to have managed this for us. If mother did not work so hard and have such splendid ideas we should live in a hideous little home like the Smiths." Such words are payment for many a hardship on the mother's part, while in the mind of the child they inculcate some idea of the value of her care and love, knowledge which many a girl only seems to attain when she herself is wife and mother.

Before quitting the subject of managing it may interest my readers if I publish letters from correspondents who kindly make suggestions as to their favourite methods of economy.

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OTHER PEOPLE'S ECONOMIES.

The Butcher's Bill.—“ I find that I can save two or three shillings a week by careful ordering of meat. We are eight in family and always have a certain number of people to lunch and tea and possibly a couple to dinner each week, and I have to keep my books to £4 5s., including candles for the dining-room table, methylated spirit, wood, soda-water, and cleaning materials, no light item in a house with four sitting and eight bedrooms and large servants' quarters. I buy American beef and New Zealand mutton and lamb. I find a piece of top side of beef is a most economical joint. If I order 9 lbs. we take off two steaks : use one for stewing with macaroni and vegetables, or for a pie (with potato and macaroni added) or pudding, and one piece for beef olives or freshly made mince for the children, or for a beef roll for Sunday supper. The large piece we braise or roast. A neck of mutton is another useful joint. We use the scrag end for Scotch broth and the best end for cutlets, Irish stew, hot-pot, or a roasted or boiled joint. In this way we have variety, freshly cooked meat, and do not buy expensive joints,

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cutlets, or steaks. If we buy veal it is a knuckle, and we use a steak cut from it for cutlets or pie or galantine, and the remainder boiled or dressed as a *blanquette*.—B. B. B.”

Soups and Savouries.—“Soups and savouries are my pet economies. We are six in family and have two joints a week, a rabbit, chicken, tongue, or piece of boiled bacon. I buy about threepenny-worth of bones a fortnight and 1 lb. of soup beef. We have soup of some kind every night, and sometimes the children have soup for supper or their dinner. A savoury we also have each night, and it is made from ‘pieces’: chicken livers, a little piece of lean bacon left over, left-over cauliflower, haddock, kippers, a tiny piece of meat. Thus we have a dinner of four courses, two of which cost practically nothing. If we have dessert we do not have a sweet.

“SUFFRAGETTE.”

The Stationery Bill.—“In this I include paper, string, newspapers, library subscriptions. I keep all packing paper, smooth it out and put it away in a drawer. All string I wind on to sticks. Newspaper I use to polish brass, etc., and to save dishing-up cloths. We live in the country and use lamps. I do these myself on a

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newspaper-covered table. This oily paper I crumple into balls and use for fire lighters, thus economising much firewood. I keep all half-sheets of letter-paper for scribbling, tradesmen's lists, etc. Possibly I only save a few shillings in a year, but as I am very poor I prefer to spend those few shillings on something more interesting than paper, string, rubbers, and firewood.

“ANDY.”

The Butcher's Bill Again. — “My pet economy in my house (two maids, self, and husband) is keeping my butcher's book to 10s. per week.

“To obtain this end I must make one joint appear in various forms for late dinner. $3\frac{1}{4}$ lbs. leg of mutton has a portion removed sufficient to make ‘*noisettes* of mutton,’ forming the meat course for dinner; at the next appearance the leg is roasted; Sunday supper cold joint, accompanied by salad and baked potatoes, and on Monday the remainder makes a savoury mould garnished with pieces of hard-boiled egg. So we have two hot and two cold dishes out of one joint.

“Off a piece of silverside (beef) I cut slices to form a dish of beef olives, the rest is roasted or

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braised, and the remains curried, and minced is served on fried *croûtons* for breakfast.

“Cutlets made from the back of a rabbit, well rubbed with lemon, and the juice squeezed over, served on a border of mashed potatoes with tiny rolls of bacon is delicious. The remainder of the rabbit is used for a pie, casserole, or curry. Scotch broth made from a sheep’s head, price 6*d.*, simmered for thirty-six hours (vegetables and barley being added the afternoon before the broth is required), is well worth trying.—WANDERER.”

To Save Dusters and Leathers.—“Of pet economies I have several. Perhaps the most prominent, the saving of all brown paper, string, and half-sheets of note-paper, are too ordinary practices to be reckoned, but cutting off, opening up, and then joining flat the tops of long *suède* and soft leather gloves, which make excellent polishing leathers for glass, plate, or windows, has a great charm, while of stocking tops, old woven vests, etc., washed and carefully joined with a smooth seam, I have often made rubbers for furniture, mirrors, etc. By dint of using up all ‘pieces’ and employing newspapers where possible I seldom buy any rubbers.—ONLOOKER.”

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Dessert Sweets.—"My favourite economy is to make my own chocolates for dessert. I buy 6 lbs. of Cadbury's No. 3 chocolate at 11*d.* a lb. from my grocer, and melt about $\frac{1}{2}$ lb. at a time in a small pan, placed in a larger one of hot water. When melted, let it slightly cool, and then dip into it with a fork centres already prepared, such as pieces of ginger, pine, apricot, shelled walnut, almond icing, or plain almonds. A marble slab is necessary to set the chocolates nicely.—LEARNER."

Fuel.—"Coal. Two sorts ordered, fair-sized lumps and good cobbles (both same quality). Cobbles used to light fires, no coal smashed with a hammer, result, hardly any slack. When fire is hot a good-sized lump placed on, with well-damped slack in paper bags (sugar bags excellent), will keep the fire in for hours. Before fresh load of coal is stacked, any slack left is placed in an old tub near kitchen door, then cobbles on left, lumps on right in the coal-cellar.

"ANGUS."

The Use of "Pieces."—"The bit of bacon on the breakfast dish, the solitary sausage, the last spoonfuls of jam in the pot: my economic soul revolts at their being wasted. A month

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without a cook, when my treasure (except in this one matter a genuine treasure) was away, gave me the chance I longed for of testing my 'scrappy' theories and bringing the household books down by leaps and bounds.

"The parlourmaid sniffed respectfully when I announced my intention of putting my cookery certificates to the test, and getting in a woman as kitchenmaid, but I noticed that everyone, kitchen included, enjoyed the unusual and certainly more savoury messes. Mrs. Peel and her 10s. per head have proved that savouries can be provided daily with no cost at all from the resources at hand—the egg left from breakfast, or the scrap of salad from lunch—and now that she has shown me how to make savoury balls with my late bugbear, cold porridge, I am happy indeed, especially since I discovered that cold porridge can also be utilised with much success as 'binding' for meat roll—meat roll, that never-failing friend, both as consumer of many and varied scraps and as an excellent standby, making in its last moments the foundation for excellent savouries.

"Of the scraps of bread, the left-over coffee, the bits of pudding, appearing next day in quite

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a new guise, nay, even receiving approbation from the family as ‘something quite new,’ I could write much. Unusable bits of fat are useful in waking up a sluggish fire without using the amount of kindlings some cooks deem necessary.—SCRAPS.”

The Laundry Bill.—“My pet housekeeping economy is my laundry bill. I have tried having the washing done in various ways and by various people, but think that now I am doing it in the best and cheapest possible way.

“Our household consists of husband, wife, two children, and two maids.

“The children’s washing is all done at home, and I reckon the average weekly cost for this is 9*d.*, which includes coke for the copper, soap and ‘Lux,’ starch and blue, and gas for heating the irons on ironing day.

“I send most of the common things to a woman who does everything at 1*s.* a dozen. This amounts, on an average, to 2*s.* 6*d.* a week.

“The shirts, collars, tablecloths, and table-napkins I send to a steam laundry, also the maids’ laundry, which is done at 1*s.* per head a week. This comes to 4*s.* a week.

“Therefore my total laundry bill for six

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people, with house and table linen, is 7s. 3d. a week, and everything is done well.—EFFEM.”

To Cook Old Fowls.—“I think at the moment my ‘pet economy’ is in getting the most delicious clear soup, and either a boiled fowl masked with white sauce, or one which, when covered with glaze, has the appearance of a roast bird, with the aid of an ‘Ideal Cooker’ or any steamer of that description. I use an old fowl, price 2s. to 2s. 6d., in this way: Put inside the bird an onion, then pack it into the steamer with carrots, turnips, onion, and celery, and one wineglassful of water or stock, slightly salted. See that the lid is on firmly. It must not be lifted till the bird is done, which will take three to four hours, according to age. The water underneath must boil quickly the whole time. Before putting some of the stock round the bird when dishing up, salt it to taste, and put the rest away for soup for the next day—ANDOO.”

The Greengrocer’s Bill.—“People who have a kitchen garden do not know in what an alarming way the greengrocer’s book can run up in a week, and to those who are fond of vegetables, and yet have to economise, it is often a case of

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going without or having those abominable things (to my mind) called greens.

“Vegetables in the summer are generally cheap and plentiful, but in the winter it is difficult to avoid monotony without being extravagant. I give my present week’s list of vegetables, and the prices, taken from a well-known London firm’s weekly list.

“*Lunch*—Monday, boiled artichokes, 2*d.*; Tuesday, cabbage cakes, 1*d.*; Wednesday, swedes, 2*d.*; Thursday, colcannon, 1*d.*; Friday, turnip tops, 2*d.*; Saturday, fried artichokes, 2*d.*; Sunday, seakale, 3*d.*; total, 1*s.* 1*d.* *Dinner*—Monday, sprouting broccoli, 3*d.*; Tuesday, seakale, 2*d.*; Wednesday, winter spinach, 3*d.*; Thursday, tomatoes, 4*d.*; Friday, cauliflower, 3*d.*; Saturday, *purée* of peas, 2*d.*; Sunday, no hot vegetables; total, 1*s.* 5*d.*

“My total for thirteen different vegetables comes to 2*s.* 6*d.*, and is sufficient for five people.

“The artichokes are 1*d.* a lb., sprouting broccoli, a most delicious vegetable, and so little known, is 2*d.* a lb. All the leaves should be stripped off, and the stalks and flower tied in even bunches of about three inches long, cooked liked asparagus, and served on hot buttered

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toast. The leaves are boiled for cabbage cakes, and eaten at Tuesday's lunch. Seakale is the most interesting economy. In the autumn I buy fifty roots (4s.) and put a few at a time in an old packing-case full of soil and place it in the dark cellar. From each plant I get at least two cuttings ; and they require no attention. Swedes—to those who know them—are delicious mashed and served with oiled butter ; 8 lbs., 6*d.* Colcannon is an Irish dish, made of mashed potatoes and parsnips. Green pea *purée* is made from a 2*d.* packet of dried peas, and if made very stiff it tastes exactly like new peas. The tomatoes (small ones, six to the pound) are stuffed with forcemeat. Potatoes are bought by the gallon, as required.

“ECONOMICAL VEGETABLES.”

The Use of Newspapers.—“There is nothing wears out so quickly and requires so much washing as dusters, therefore I do not use them, as an old newspaper does the work as well, and saves the cost and the labour of washing.

“In the morning I take a tin of ‘Enamelline,’ squeeze up a sheet of soft newspaper, and apply ‘Enamelline’ to the stove ; another sheet of newspaper or a soft rag polishes it up, and a third sheet

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of newspaper rubbed briskly over it brings up a brilliant polish. After sweeping room I damp well a sheet of newspaper and rub furniture vigorously ; another sheet crumpled up and rubbed again over the surface will polish and make the wood shine better than any furniture polish. Should a little dust remain, take the window leather, wring it well out of cold water, and run it over the polished wood. It will never need anything else and always looks brilliant. The brass must now be cleaned. A little Globe polish is taken on a crumpled sheet of newspaper, rubbed over the brass ; then another sheet of paper, dipped in dry whiting and applied to the brass, will bring off the grease of the polish ; while a third sheet of paper will make it look as bright as any leather. Brass fender, spirit kettle—all are polished thus. The windows and looking-glasses can be cleaned by dropping a few drops of ammonia on a damp newspaper and rubbing this well over the glass ; then a dry newspaper will polish it brightly. The outside, of kitchen tins, the saucepan lids, metal covers, and dish covers may all be cleaned by dipping paper in paraffin and rubbing them well until all grease is removed ; then a dry paper gives

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a lasting polish. The kitchen sink and hand bowl can be cleaned in the same way.

“TORONTO.”

Those “Pieces” Again.—“Personally, I find my greatest economy in housekeeping consists in the judicious use of odds and ends left over from dishes, which in most households find their way straight to the pig-pail. My cook, being a Frenchwoman—and therefore thrifty—puts all remains on separate saucers in the larder, such as a couple of rissoles, a little curry, a few French beans, etc., etc., and when I view it in the mornings I decide which things should be combined so as to make a soup or a tasty little luncheon dish. Say one has a few cooked chestnuts left, part of a cauliflower, a little rice or macaroni, perhaps some soup or gravy, a leg or two of fowl, etc. Everything not liquid is passed through the mincing machine, the stock, or some milk, and probably a beaten-up egg, is added, and the whole cooked very slightly in a buttered fireproof dish. The same applies to soups; and the only secret is the use of the mincing machine, which blends all kinds of incongruous things in a harmonious whole. One knows that all very high-class recipes are com-

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posed of many ingredients not easily obtainable or not ready to one's hand in a small and economical *ménage*, but the blending of flavours which goes to their success can be easily imitated with 'remains' judiciously employed. Not one scrap of good material is ever thrown away in my house, and the consequence is I am often asked for the recipe of some tasty soup or dish, the ingredients of which I should find it hard to name.—SOLDANELLA."

Cleaning Materials.—"An excellent furniture polish can be made of one part of linseed oil to two parts each of vinegar and methylated spirit. Blacklead is very easily and cheaply made from 1 lb. plumbago, mixed as required with a little water and vinegar. A compound for the cleaning of pots and pans is a very simple affair, made by mixing Bath brick with dry soap and whiting. Brass and silver polishes are easy and economical to make. In fact, the more one can make at home, the lower will be the household 'books'—a great consideration in these days of risen and rising prices and rapidly increasing expenditure.—LARES ET PENATES."

Three Economies.—"During the year I find the following three little economies save me

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quite a lot of money. My family are very fond of cream, which is an expensive item in town, so I often use the following :—

“(1) Beat the yolks of two new-laid eggs and strain them into a pint of new milk, with two small lumps of sugar. Put it on the stove, and stir one way until it becomes as thick as cream. Remove it instantly and cease stirring, or it will turn to custard.

“(2) Cakes for tea which are not baked : $\frac{1}{2}$ lb. ground almonds, $\frac{1}{4}$ lb. castor sugar, 2 ozs. thin lunch biscuits grated, whites of two eggs. Mix to a stiff paste, roll out with castor sugar, and cut in small shapes, putting a *glacé* cherry on each.

“(3) We use a great deal of jam, and when made at home of rhubarb it is excellent and very cheap. To every pound of rhubarb, sliced as thin as possible, add the same weight of sugar, and leave on the fruit over night. Boil twenty minutes and no longer ; pour into pots, and, while warm, cover with paper moistened with white of egg. Will keep any length of time.—AFAN.”

Flowers and Plants.—“ I have a passion for flowers and plants, and I live in a town on a

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small income. I have found that to get an effect one must mass flowers and place them where they strike the eye at once on entering the room.

“ Whenever I go into the country I bring back greenery, tall branches if possible. These last for weeks if the stalks are washed and the water changed. Rhododendron foliage is especially durable. I have a tall vase and fill this with boughs and trails of ivy, and in the front of this I stand a vase of flowers which shows up against the green background and is wonderfully effective. I am careful when choosing my flower vases. In some shapes the flowers all sink in, and it needs twice or three times the number of blooms to obtain any effect. I also have a tub in which I keep plants, and these with care last for months. The tub stands on legs, and managing thus I always have a gay flowery room at small cost.—DUM DUM.”

CHAPTER VIII

THE HOUSE AND ITS UPKEEP

The House and its Upkeep—Information of Value to the House-Hunter—The Ideal House—Houses which can be Kept Clean—The Cost of Upkeep—Yearly Inspections—Economical Arrangements—Baths, Boilers, and Ranges—Drains and Chimneys—Original Cost and Future Cost—Begin as you can Afford to go on.

The House and its Upkeep.—Having decided that the available income is sufficient to meet the expenses of married life, our young couple now proceed to go house-hunting. It might be wiser if they did no such thing, but contented themselves with lodgings, thus taking time to settle down together unhampered by inevitable domestic annoyances, to look for a house at their leisure, and to save money in readiness for the costly years to come. As a rule, however, this suggestion meets with no approval: "We want a home of our own," is the cry.

Do not be over-housed is advice often given,

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and none the less true for that reason ; but when a young couple are making a home it may be equally unwise to under-house themselves and at the end of a year or so be obliged to incur the trouble and expense of a move into larger quarters.

It is not my purpose in these articles, more than is absolutely necessary, to repeat what I have said before in other books. I refer those of my readers who propose to take a house or flat to *How to Keep House* and to *The New Home*, but I will again lay stress on the necessity of employing a reliable solicitor to advise on any lease or agreement.

Beware of saddling yourself with the responsibility of outside repairs, structural repairs, and dilapidations, and believe me when I say that persons of small income are wiser to pay a few pounds a year more in rent than to economise in that item and run the risk of being suddenly faced with the heavy cost of repairs to the roof, the drains, or the water-pipes. Therefore, I say again, employ a reliable solicitor to advise you as to your responsibilities, and an independent builder and sanitary inspector to pronounce on the general state of the house and the drainage,

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and in addition make certain by trial that the range is in such a condition that it will produce an ample supply of hot water, and that the chimneys do not smoke.

Life in a house where the bath water is never hot at the right time and the chimneys smoke might well transpose the most loving pair into vessels of acrid dislike.

So important are these matters that I take leave to repeat my advice.

Information of Value to the House-Hunter.

—Do not take a flat or house without consulting a reliable solicitor.

Do not, when your means are small, make yourself liable for outside repairs, structural damage, or repairs to drains.

Do not take a lease making you liable for dilapidations at the end of the time.

Be sure that you realise all your obligations.

Do not forget that in addition to the rent you must pay rates and taxes, inhabited house duty and water rate, and possibly ground rent.

Believe that a house that is dark and sunless cannot be healthy, and that no matter how good the rooms may be, if the chimneys smoke

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and the range is defective, it is dear at any price.

Employ a reliable builder and sanitary surveyor to inspect the house before you take it.

Be on the guard against nuisances. A motor garage under your bedroom windows, a church in which bells ring at all hours, trains which shake your walls and wake you up, musical academies, picture palaces—and so forth.

Look out of all the windows, ascertain what premises back on to your domain, and realise that a noise which heard once does not annoy will rack the strongest nerves when it recurs constantly.

The girl who has gone through a course of cookery and household management will regard houses with a very different eye from that of the ignoramus. She will refuse to look at dwellings which contain dark basements, steep, dark stairs, and she will not excuse the absence of pantry, larder, and box-room, or the presence of an old-fashioned, extravagant kitchener and grates of the same order. All these things mean dissatisfied servants, and consequent inconvenience and expense.

When servants must be few a basement house

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is objectionable—indeed, it is always more or less to be deplored, but, unfortunately, it is difficult in many places to obtain houses without basements.

The Ideal House.—The ideal house is light, sunny, without a basement, compact, and with few stairs. It should have hot and cold water on each floor, a bathroom, box-room, and good larder. The grates should be modern, and the water should be heated not by the kitchen fire, but by a small furnace burning coke, cinders, and rubbish, or gas.

When all the work must be done by one or two womenservants, assisted by the mistress, it is easy to imagine how the labour is lessened where there is no coal to carry, no grates, fenders, and irons to clean, no coal-dust to remove, where cans of water have not to be carried, and where there are no basement stairs up which to carry heavy trays. Lamps and candles are not needed because there is gas or electric light.

But where are such houses to be found ? ask the house-hunters. Indeed, I do not know, but because they are few and far between now there is no reason that they should be few and far

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between for ever. Demand creates supply, and when ugly, insanitary, inconvenient houses remain unlet the builder will be obliged to mend his ways.

As examples of what may be done with unpromising material I will quote two instances :—

Example 1.—James and Elizabeth married on £400 a year, and it was practically necessary that they should live in a certain locality. The rents of the houses and flats were above their means. Someone suggested an upper part. They looked at upper parts. “So inconvenient,” said everyone. “How can you expect one servant to be eternally running up and down-stairs? Think of the coal-carrying——”

But Elizabeth was a person of resource. She took an upper part of six good rooms over a shop; the rent, inclusive of rates and taxes and water rate, was £100 a year. The upper part consisted of two rooms on the first, two on the second, and two on the third floor, and there was gas, electric light, and cold water on each floor.

Elizabeth arranged her rooms thus : Drawing-room with double doors leading into the dining-room. Above, kitchen and servant's bedroom ;

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above, her own bedroom and a bath- and dressing-room combined.

The upper part was shut off by a matchboard partition, and a door with letter-box and visitors' bell. From the kitchen a speaking-tube was fixed to the basement door, and all orders to the tradesmen were given through this. Each room was lighted by electricity and warmed by gas fires. The cooking was done on a gas cooker, and the bath water heated by a gas furnace.

All floors were covered with linoleum, with rugs where necessary, and there were telephone bells. The servant's bedroom (large front room) was nicely furnished as a bed-sitting-room, and in it was fitted a neat cupboard with strong slat shelves, on which the family boxes reposed. Cupboards were fitted on each landing for linen and sundries of all kinds, and in the bath-room a fitted washstand was arranged.

In this upper part the work was reduced to a minimum, and when the one servant was out, everything was made as easy as possible for her mistress, even to the calling of a cab, which was done by telephone.

The cost of living for two people and the servant was as follows :—

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	£	s.	d.
Rent, rates, taxes, and water rate.....	100	0	0
Wages of one maid.....	18	0	0
Food for three persons (husband out to lunch, and both out on Sunday), 30/- a week, in- cluding cleaning materials, tea, coffee, and cocoa ; servant has her dinner at night, light lunch for both women.....	78	0	0
Washing (much is done at home), 5/- a week ..	13	0	0
Wine, beer, aerated waters.....	6	0	0
Inside repairs and replacements	5	0	0
Income tax ; wife also works, earning £100 a year. Husband, therefore, pays on £240....	9	0	0
Life and other insurances and savings.....	50	0	0
All other expenses	120	0	0
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“ If times became hard,” says Elizabeth, “ I could do the house-work of our home quite easily, with a woman two days a week to clean, and yet continue my profession ; also, I am sure we could let such a convenient upper part furnished without much delay.”

Example 2.—Ethel and Julius have £700 a year, and both are home lovers, and have inherited some good furniture, pictures, and china. They came to the conclusion that they ought not to pay more than £90 a year for a house, but were decidedly fussy as to where that house should be and what it should be like. The house of their dreams did not appear to exist, so

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they determined to make it, and having found the desired situation, free of all annoyances, they proceeded to alter the existing dwelling.

Originally, it was a house with a basement kitchen, pantry, and small third room, all rather dark, a dingy double dining-room, first floor drawing-room, a bedroom at the back, and two rooms above, no bath-room, and one lavatory, and that downstairs. The house, when reconstructed, consisted of a kitchen and pantry, the third room fitted as a box-room. By means of white walls and a few clever little alterations the basement is now light, bright, and attractive-looking. The dingy double dining-room on the ground floor is transmogrified into a long drawing-room, and a dining-room opening out of both drawing-room and hall has been built. There is a service lift from basement to dining-room. On the half-landing a tiny smoking-room, bath-room, and lavatory have been built, thus leaving four good bedrooms. The house is heated by gas, except in the drawing-room, and lighted by electricity ; there are telephone bells, and a fitted washstand with hot and cold water in each room. There are no fitted carpets, and the only unwashable curtains are those in dining

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and drawing-rooms. The floors in those rooms are of polished wood, everywhere else there is cork carpet or linoleum, and all offices are white-tiled.

Some £600 was spent on this house (quite £100 more than Ethel and Julius intended !), but even so, allowing for interest and insurance for the return of capital, the rent only amounts to £100 a year, and Ethel and Julius have a house which is easily run by two servants and which is a readily lettable or saleable property. The large top front bedroom is now used as a nursery, and the domestic budget is somewhat as follows :—

Income, £700, £300 of which is earned.

	£	s.	d.
Income tax (allowing rebate of £70)	31	18	8
Rent	100	0	0
Rates and taxes	30	0	0
Water rate	4	10	0
Inhabited house duty	3	7	6
Armorial bearings	1	1	0
Insurances	5	0	0
Saving towards education	20	0	0
Wages, three maids	66	0	0
Food for six persons, including tea, coffee, cocoa, and cleaning materials	156	0	0
Wine, etc.	10	0	0
Upkeep and repairs	20	0	0
Heating and lighting	23	0	0
Washing	26	0	0
All other expenses	186	0	0
	<hr/>		
	£682	17	2
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Houses which can be Kept Clean.—It is impossible to lay too much stress on the importance of arranging a house in such a manner that it can be kept clean. It may not be possible to spend money on tiled walls, white-glazed sinks, service lifts, and so forth, though before deciding this one must consider that the first cost of a white-tiled wall or a white china enamel bath is the last cost, while washed, painted, or papered walls must be redecorated from time to time, and painted baths become shabby with great rapidity, and after a time must be removed and refired, otherwise the new paint will not adhere.

When planning the expenditure of the income, the prospective householder is apt to underestimate the cost of upkeep, and remarkably few people seem to arrange their houses with any view to the ultimate cost of keeping them clean and tidy, probably because they do not realise the financial importance of the subject.

The Cost of Upkeep.—Under the heading of “Upkeep” the following items should be found: Papering, painting, whitewashing, and all redecoration; all repairs to pipes, taps, sinks, cisterns, windows, door handles, furniture, etc.,

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etc. ; all replacements of linen, blankets, curtains, carpets, eiderdowns, pots and pans, glass, china, brushes, etc., etc. ; inspection of drains, cisterns, etc. ; chimney-sweeping, window-cleaning, carpet-beating, cleaning of chintz, etc., etc. ; remaking and cleaning of bedding, and purchase of additional household effects : in all a long list.

On the terms of the lease will depend to some extent the cost of upkeep, as naturally, if outside repairs are borne by the tenant, the sum allowed must be larger than would otherwise be the case.

When young people set up house, starting with new decorations and effects, it is probable that the bill for upkeep will be small during the first two or three years. Nevertheless, a fixed sum per annum should be put aside to be ready for the day of reckoning, which will surely arrive.

Small repairs and replacements should be made as required, and at least once a year there should be a thorough inspection of the house and its contents.

Personally, I think this is best done in the summer, and then the horrible "spring cleaning" of the comic paper can be reduced to a minimum.

Before the family depart for the summer

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holiday the mistress should go her rounds and decide what bedding must be remade, what papering and painting done, etc., etc.; then all may be put in train and articles cleaned and repaired, and rooms decorated as much as possible in the absence of the family.

Yearly Inspections.—There should be a yearly inspection of the drains, and cleaning of the boiler and cistern. All chimneys should be swept, and inspection made of linen, blankets, beds, curtains and covers, pantry and kitchen ware. The inventories of silver and pantry goods, linen, blankets, bedding, and kitchen things should be checked.

In the spring all that need be done is to turn out each room thoroughly, the chimneys being swept again and clean chintz covers put on. This can be done by degrees without in any way upsetting the household.

In a house ordered in this methodical fashion, the owners cannot be reduced to despair by finding suddenly that everything seems to have worn out or been broken, and that a large sum must be spent on repairs without delay.

When arranging a house, much must depend upon the terms upon which it is occupied, as it

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is clearly not worth while to spend much on a merely temporary dwelling. If, however, the lease is long, the work should be done with a view to ultimate saving of expense, and also the possibility of subletting or selling must be taken into account.

Economical Arrangements.—It is impossible here to treat such a subject as the decoration and arrangement of a house in detail, but if the following suggestions are carried out, the intending householders may be saved some worry and expense :—

Have tiles wherever tiles can be : the first expense is the last.

Of parquet floors the same may be said. Fitted carpets are an extravagance ; good carpets are dear, and the wear generally comes chiefly on one or two places. A square carpet can be turned about frequently : it costs less in the first place, wears longer, and is easy to take up and beat.

The surround may be stained and polished or covered with cork carpet or linoleum.

When laying stair carpet it pays to have pads for the edges of the stairs, and about half a yard of carpet should be turned under at one end so

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that the carpet can be shifted to equalise the wear. Carpets can be washed with Chivers's carpet soap, and when very shabby redyed.

Linoleum and cork carpet are admirable floor-coverings, and in a place where there is not hard wear oilcloth answers well and is cheap. All these fabrics should be swept, wiped over with a wet cloth, and polished. They should be scrubbed but seldom, as the water sinks in and rots the material.

Draperies of all kinds should be avoided, and except in dining-room or drawing-room I recommend washing-curtains. Remember that it is more costly to clean than to wash. Faded cotton curtains can generally be resuscitated by means of home dyeing.

Blinds should be made rather long, because they generally fade or become torn at the end. To renovate them cut off a strip and make a new hem.

It is an economy to have the covers and curtains of several bedrooms alike as to pattern and colour, and to choose arm-chairs of the same shape; then, instead of duplicate sets for each room, there need be but one spare set—the belongings of each room being washed in turn.

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Cretonnes can be re-dyed and are less costly in upkeep than chintz, which needs to be calendered. As a rule, it pays best to clean rather than to wash chintz or cretonne.

When making a set of chintz have duplicate covers for the sofa and chairs which are most generally used, as these will, of course, become dirty before the others. By covering up the chairs and sofas with calico wrappers at night, and leaving them so until the room is required, they remain clean far longer.

Expense and trouble is saved if all beds in a house are of one size, so that all blankets, pillows, etc., etc., fit. The mattresses should be placed in removable calico covers, which may be washed when necessary. Mattresses should be cleaned and remade in turn.

Slips should be made for the pillows; this saves the ticking from becoming dirty, and also saves the fine pillow-cases from wear by rubbing against the ticking. Sheets should not be bought in pairs, but as under and upper, and the under generally slightly coarser, as they receive the harder wear. Many housewives use one under to two upper sheets, as the latter become tumbled and dirty-looking sooner.

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Lace-trimmed and hem-stitched linen is not economical, as the lace and the stitching tear before the linen is worn out.

Baths, Boilers, and Ranges.—Painted baths enclosed in polished wood are a snare to the impecunious. The polished wood soon marks and looks shabby, and after a time the bath needs frequent repainting. Then comes the moment when paint will no longer “take,” and the bath must be removed and refired. It pays in the end to buy a porcelain enamel bath, without any wooden casing. When installing a hot-water apparatus be sure that the pipes are large. This enables the bath to be filled and emptied quickly. Again, if pipes are small they soon become almost stopped up by the deposit from the water.

In many cases it is an economy to have a separate water heater, which needs little attention and burns coke, coal-dust, and refuse, or a gas heater may be employed.

The kitchen range is worthy of study; be sure that it is of an economical make, with no larger coal cavity than is really necessary for the work it has to do, and see that the bottom of the grate is movable, so that when there is no

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need for a large fire the size of the grate can be reduced.

Attention to these matters and to the make of the other grates will cause a very considerable diminution in the coal bill. If the upstairs grates are too large, have firebrick checks fitted. Obtain good advice as to the arrangement of the electric light. In one house of twelve rooms the light bill will be double that of another of identical size, because the lights are badly arranged and used recklessly.

When settling the method of heating and lighting a house take into account the number of servants. Is it cheaper to use a gas cooker and gas fires and water heater, or to keep a second maid or have extra help to carry coals and do grates ?

Be very careful about smoky chimneys. When taking a house try these before the lease is signed. I have known a smoky chimney to require an income spent on cows, constant sweeping, and repairing the damage done to the paint and decorations by clouds of smoke.

Do not ignore the kitchen boiler. It should be cleaned once or twice a year, according to the amount of firing and the chalkiness of the water.

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It is cheaper to keep a boiler clean, in which case it should last for many years, than to let it become dirty, when it will probably crack. A new boiler costs several pounds.

Drains and Chimneys.—Drains should be examined regularly and cisterns cleaned, but the firm who examine and give the certificate should not be employed to do the repairs. Even sanitary engineers are human. Chimneys need sweeping from time to time; if the grate is unused, once a year; if used comparatively little, twice a year; if constantly used, three times; while, should a chimney catch fire and it has not been swept for three months, the owner may be fined. Kitchen chimneys need cleaning about every six or eight weeks, and it pays to do this, for if the chimney is dirty the water will take long to heat, and more coal will be used. When there is trouble about the hot water it may be that the chimney is clogged with soot, or that the flues have not been kept clean, or that the cook does not light the fire in time, or it may be that the range is unsatisfactory. But in most cases it is the cook who should be blamed, not the range.

Original Cost and Future Cost.—An im-

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portant point when arranging a house for impecunious folk is to avoid overcrowding with furniture ; each piece of furniture needs attention—it must be dusted, polished, and possibly in time repaired ; thus each piece of furniture necessitates expenditure of labour and material. The house of the woman who must consider her pence should be no larger than is necessary, for each room and its contents need cleaning and keeping in repair. The rooms, too, should err on the side of emptiness, for it takes far longer to clean a crowded than a somewhat bare room, and when servants are few this is a consideration.

Much polished metal and silver should be avoided, both because it needs time to keep them well and entails the cost of polish ; a small matter, no doubt, but when people are really badly off pence become of importance.

A saving may be effected in the laundry bill by using a polished table. In most families two tablecloths would be needed at a cost of *6d.* or *8d.* a week, while in the kitchen a dishing-up cloth can be replaced by a piece of American cloth, or by the invaluable newspaper.

In the matter of glass, china, cutlery, and kitchen gear, saving may be made by buying as

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little as possible, and that little of an inexpensive and replaceable kind.

In the kitchen fireproof ware is a saving of labour, for the food can be cooked and served in the same utensil. For example, there is a casserole of mutton for lunch. Formerly, the mutton would have been served, in nine houses out of ten, rather cold in an indifferently cleaned silver dish. The servant would have had to clean a saucepan and a dish, and when one considers the number of dishes and saucepans used in a day, it is something to reduce the labour of cleaning by half.

In the pantry, original cost and ultimate trouble is saved by buying china all of one pattern, so that the same plates serve for breakfast, tea, and dessert. All knives should be of one (medium) size, and cups of an order which serve for tea or after-dinner coffee with equal propriety.

Begin as you can Afford to go on.—When people purchase charming and expensive china and breakages occur there is woe. Then they are faced with the problem, shall the broken articles be replaced by others specially made or by some cheaper articles which do not

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match? It is wiser to begin as you can afford to go on, and in these days there is no lack of beautiful designs in inexpensive table ware. The same may be said of all household gear, and limited means are no longer an excuse for hideous rooms. In many cases, no doubt, young people are given a liberal sum with which to furnish, but no matter how handsome is the present they must not forget that the first expense is not the last expense, and that people who must live on small incomes and who wish, at the end of a few years, to inhabit a prosperous-looking house, must buy with quite as much consideration for the future as the present. They must bear in mind that, although a frilled pillow-case only costs 1*d.* more to wash than one which is plain, it is not the cost of washing one pillow-case, but the cost of washing several pillow-cases each week that must be reckoned; 1*d.* per week amounts to 4*s.* 4*d.* a year. If even four frilled pillow-cases go to the wash each week, the bill amounts to 17*s.* 4*d.* in the year. Show the same disregard for economy for several items in each department of even a small house, and pennies soon swell into pounds—a fact which is tiresome and trite, but true.

CHAPTER IX

OURSELVES AND OUR SERVANTS

Ourselves and Our Servants—Why Domestic Service is an Unpopular Profession—How to Popularise Domestic Service—Character-Giving—What the Servant can do for Herself—Labour-Saving—Simple Meals and Simple Service—To the Mistress.

Ourselves and Our Servants.—Having considered the advantages and disadvantages of marrying on a small income, and what may be said to be possible incomes on which to marry, discussed the cost of living, and the disastrous effects of waste and bad management, and dealt with the arrangement of the house and the cost of upkeep, we now arrive at those most important items of a household—the servants.

One should never set out to seek trouble, for trouble generally meets its seekers more than half-way. At the same time it is no use to ignore the fact that the servant problem is hard to solve. Owing to various causes the supply of womenservants does not meet the demand, and in consequence domestic workers can to some

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extent dictate their own terms and reject those situations which do not please them.

This being so, it behoves the employer to find out what it is that the modern servant wants, and then to arrange her household affairs in such a manner that the servant will be satisfied.

“ Arrange my house to suit my servants ! ” exclaims the mistress. “ I arrange my house to suit myself.”

But—I ask—does it suit you to continually change your servants ? Can anything be more uncomfortable than a house in which the servants never “ settle down ” ? Would it not be better to study the trend of the times and see in what way you fail to satisfy your employees, and then so to arrange matters that there is domestic peace ?

Why Domestic Service is an Unpopular Profession.—For some years past I have set myself to find out what it is in the life of a servant that the girl of to-day dislikes, and if it is possible to alter the conditions of domestic service to suit her requirements.

Conversations with servants of all classes, with employers, and with the keepers of registry offices have led me to form the following con-

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clusions. The servant objects to the profession for two reasons :—

Because her social status is not so good as that of other girls of her own class, who become what is called “ business young ladies ” ; and because in domestic service there is such a lack of free time.

So much for the disadvantages.

The advantages, on the other hand, are many. A girl of decent character can go into service straight from school, and be certain of earning her board and lodging, and sufficient to pay for her clothes. All she needs is a reference from schoolmistress or clergyman, and a very modest outfit.

If she is too poor to afford this she can work as a day girl until she has earned the small sum necessary to buy tidy clothes.

She learns her trade at the expense of her employer, and if she behaves herself well can “ better ” herself, until at the age of eighteen or nineteen she is earning about £18 to £22 a year, and obtaining good food, lodging, and washing. If she is ambitious she can work her way up to far higher wages, and she may, if she pleases, remain in service until she is an elderly woman.

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By that time she has had it in her power to save sufficient money to keep her during her old age.

A womanservant need not have many expenses, and when earning from £18 upwards can dress, pay for little amusements and outings, and yet put by something each month. From the time she goes into service her employers must insure her against accident and join with her in the payment of a sickness insurance; also, a servant who works well and makes friends with her employers, and does not continually change her situations, is generally well treated in the matter of a holiday, is looked after and helped if ill, often receives little presents, and in some houses adds considerably to her wages by tips.

Her work is healthy, not in most cases of a kind to overtax the brain and nervous system, and, owing to the conditions of the domestic labour market, the servant who keeps her character need not be haunted by the fear of being suddenly thrown out of work—a very real and abiding terror to many other women workers. But by large numbers of girls the two disadvantages—lack of social status and of free

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time—are held to outweigh the numerous advantages.

It seems, therefore, that if we would popularise domestic service we must make it fashionable. I quote from a statement sent to me by one of the best-known—and, as far as my own experience goes, extremely well-conducted—registry offices in England.

“I think it is the stigma that attaches to service that is the strongest point against it. If twin girls of equal ability and attainments turn one to service and the other to business, one becomes Mary, and the other Miss Brown, and right from the very start certain homes shut out the former and welcome the latter. Mary in her own circle may often speak about Miss Brown, but not often Miss Brown about Mary. . . . Nowadays anyone, from a prince downwards, may go into business without any loss of status.”

The following is an extract from the *Westminster Gazette* of October, 1907 :—

“Your correspondent says, ‘It is difficult to understand why young women should show so much disinclination to domestic service.’ One of the chief reasons is the social position. . . .

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A domestic servant is looked down upon by almost everyone, and her position is held to be lower than that of any girl in business.

“ . . . A lady will take a great interest in girls in the post office, clerks, business girls, and mill hands . . . will get up working parties, social evenings. Will she ask her own or other people's servants to spend an hour in her drawing-room ? ”

Lady Bunting, writing in the *Contemporary Review*, says :—

“ Let us take the girl who leaves school at fourteen. . . . She finds among her companions that these occupations (millinery, dressmaking, etc.) are considered more the thing to aim at than to be a servant. They give her more position—status. She will be spoken of as a young lady, and she will have her Sundays and evenings free.”

How many women may be inclined to say, “ Oh, what nonsense ! ” But it is not nonsense, neither is it merely snobbishness and vulgarity. The perfectly right and proper desire of normal healthy girls in any rank of life is to marry, and anything that lessens their prospects is a matter of great importance to them. Young men of the

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class in which the domestic servant looks for her mate prefer to walk out with “a young lady,” and are shy of introducing “servant girls” to their friends.

I know from my own experience that girls in dressmaking and millinery workrooms and in shops look down upon servants, and it has often struck me how much the lower middle class—the class which laments most loudly the difficulty of finding servants—must contribute to lowering the status of the domestic worker. Employers of this class only too often talk of “only a servant,” declare that “anything will do for the servant,” make use of the opprobrious titles “Mary Jane” and “slavey” when speaking of their employee, and allow their children to behave most rudely to her. Only the other day a business girl, in whom I was interested, earning 10s. a week, out of which she had to keep herself, remarked to me, apropos of the wife of a former employer, whom she had been obliged to leave owing to his undesirable attentions, “And, you see, madam, she was only a servant, though no one was supposed to know it. But she was—and he was always a bit ashamed of her—so I expect——”

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A house agent, too, cheerfully opined that servants did not expect everything to be clean. The bed-covers would do quite well for them, and seemed surprised when I suggested that servants had as much right to expect clean bed-covers as the rest of the world.

People of the upper classes, I think, feel none of this contempt for domestics; indeed, they more often than not show the greatest kindness to and consideration for their domestic staff, but even they are sometimes to blame when discussing servants. They agree that they are a nuisance, a worry, so tiresome, so undependable, and so on. This, no doubt, is true in many cases, but we are too apt to remember the few annoying or even dishonourable acts of one's employees, and to forget all the many days of good service we have enjoyed.

How to Popularise Domestic Service.—I think then, that if we would popularise service we should set the example of speaking well of a servant whenever possible. Speak to them and of them courteously. Teach children to speak, act, and feel properly towards servants, thus showing respect for those who decide to earn their living by becoming domestic workers.

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Let there be an end, too, of the feeling that anything will do for the servants. Furnish and decorate their rooms in such a way that they can take a pride in them, and in the matter of food let them realise that they are grudging nothing in reason, although no extravagance is permissible. I, personally, feel that to put servants on an allowance of food (unless they prove themselves incurably wasteful) is a horrible idea, and to buy servants' butter and servants' tea and so forth equally detestable.

If it is necessary to live economically, let the whole family live economically. In no household are waste and extravagance permissible; but if luxury is desired, and thought to be allowable, let it be shared in reason by the whole household.

I do not mean by this that dainties should not be offered to guests which could not be afforded for all the household, for to show hospitality and to give of the best to our friends is the desire of people in every station. This can be done without causing any disagreeable feeling, but the "here is your half-pound of sugar and your quarter-pound of tea, and order this quality for the dining-room and

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that for the kitchen " idea is certainly one which grates.

Another method of popularising domestic service is to teach all girls—no matter what their rank—to cook, to wash, to sew, and to clean. Let it be as compulsory for Lady Veronica Vere de Vere to go through her domestic training class as it is for little Sally Smith.

In other countries it is compulsory for all young men to serve for a certain time in the army. Let it be compulsory in our country that all girls give some time to learning to keep a house clean, to cook, to sew, and to bring up young children.

If these duties were well taught they would prove extremely interesting. Every girl having been through her domestic course (and I am inclined to think that girls of all ranks should work together, at any rate, during the first few months), the result of this arrangement would probably be that girls of the upper classes, having learned their domestic duties, would in many cases practise them, and it would again become the fashion for mistress and maid to work together ; for, indeed, the time has come when we should cease to pride ourselves upon

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what we do not do, and on the number of people we can employ to do it for us.

Domestic service would also be made more popular among women of the better class were the question of references put upon a stricter footing.

Character-Giving.—At present many mistresses do not behave honourably about character-giving. They err chiefly in favour of the servant, from a vague idea that it is so unkind to prevent the poor thing from earning her living. But, occasionally, a harsh character is given from malice. The stricter the law as regards character-giving, the better will it be for the good servant.

The deliberately bad servant must pay for her sins; it is most important that she should be expelled from the ranks of domestic workers if their position is to be improved. The silly, heedless girl will only suffer temporarily, and it will be the kindest thing in the end for her that she should be made to realise the importance of first earning and then benefiting by a good character. It most certainly is not just, as often happens at present, that an ill-behaved or idle or incompetent maid is given a good reference

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merely to get rid of her without unpleasantness.

The practice of refusing to give a personal reference, or to give more than one reference, is unkind ; but at the same time it is most important that no second reference should be given by a former employer without stating that the servant in question has been unemployed or in a situation elsewhere in the meantime. The employer can then satisfy herself as to how the interval of time has been spent.

What the Servant can do for Herself.—So far I have dealt chiefly with the ways in which the employer might improve the status of the servant. Now let us see what the servant can do for herself.

We respect those who respect themselves, and the way to gain respect in all ranks of life is to earn it by honourably fulfilling the duties which we have undertaken to perform.

In all my writings on domestic matters I have tried to do justice to employer and to employed, but I must admit that much of the disrepute attached to servants as a class is earned by them because they lack a sufficient sense of honour and responsibility.

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In many cases the youth of the servant is some excuse, for one cannot expect old heads on young shoulders. But the fact remains that if domestic workers demand a better social position they must mend their ways, and show a higher sense of truth and honour, a dislike of the petty thefts, the dishonest little arrangements with tradespeople, the wicked waste of material, and the general atmosphere of deceit which obtains in so many households.

So much for one great objection to service—the social objection. Now let us see what can be done to obtain more free time for the house-worker.

In large households there need be little difficulty, for if one servant is out, another takes her place. It is in families where only just enough servants to do the work are kept that the difficulty lies.

Labour-Saving.—In the first place, much must be done in the future to ease the domestic work by building houses with a view to labour-saving.

In a house without a basement, where coal fires are taboo, the cooking and warming and lighting achieved by means of gas or electricity,

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where there is hot and cold water in every room, a service lift, telephone, telephone bells and speaking-tubes, an apparatus for keeping food and plates hot in the dining-room, and where furniture and household gear are all simplified as much as possible, two good general servants could with ease perform the work that it needs four maids to undertake to-day. After about three o'clock in the day all hard work would be done, and each maid could be off duty on alternate days for several hours.

To achieve this the employer would have to be content with a more simple style of living, and on some evenings a dinner of soup, a dish of fish *au gratin*, hot-pot, haricot cutlets, or fowl *en casserole*, a cold sweet and savoury. The hot portion of this meal could be put ready in a "Caloric" cooker, such as is used in America, but which as yet is not made in England, though there are other heaters which serve the purpose as well. This would save all kitchen work in the evening.

Where there was only one maid, the employer would have to open the door and do any work there might happen to be herself on alternate evenings; but this in a labour-saving house

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would not be a hardship. Here, again, fashion would do much to help, for when everyone opened the door and made their own tea and so forth on alternate days, no one would object to such an arrangement.

To bring about this state of affairs servants would have to specialise less than they do at present. When the parlourmaid was out the housemaid would wait at table and vice versa, and hence there would be in future domestic workers, not house or parlourmaids or cooks as at present.

Much might be done, too, to help by employing more outside labour, people who would call and clean boots, steps, knives, windows, plate, polish floors, and work vacuum cleaners, while visiting cooks, parlour and housemaids would also be available.

Simple Meals and Simple Service.—It might be, too, that meals would be simplified and become fewer in number, a consummation which many people think is devoutly to be desired.

All these changes would take time to achieve, and ultra-conservative folk would object to them simply because they were innovations: but it does not seem to me that there would be any

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real difficulty in many households in making such changes at once ; while, if by so doing the profession of a domestic worker could be popularised, and the duties of home-making take the important and honourable place which they deserve, we should have done much to better the conditions of life in a vast number of households, for it must be borne in mind that what the servant learns while in service she practises later in her own home and teaches to her children. Therefore, while waste, extravagance, a low sense of honesty, a dislike of household work is found in the homes of the well-to-do, it must also invariably be found in the houses of the poorer classes.

We hear every day of the thriftlessness of the English poor ; how much of it is learnt in the houses of the thriftless rich ?

When looking back on some twenty years of housekeeping experiences, both my own and those of others, I say again what I have said many a time before : the ill-feeling only too often prevalent between mistress and maid is caused because the mistress has little or no knowledge of the work which she requires of her maid, and therefore she asks too much, or is content with

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too little; she is not a just taskmaster, and without justice there can be no abiding satisfaction between employer and employed.

I would ask the young house-mistress who has to engage servants to pause and say to herself: "What should I desire were I obliged to earn my living as a domestic worker?" I have asked this question of many women, and the desires of those of the thinking order have generally been somewhat as follows:—

A bedroom to myself—somewhere to be quiet and alone.

An employer who did not fuss, who would tell me what she wanted, and then leave me to do it.

An employer who spoke to me civilly.

To have my work arranged so that I had some free time each day and reasonable outings.

Women of the non-thinking kind dismiss the question by declaring that "servants are different," which is only partly true.

Human nature is fundamentally the same, and all women are—as Kipling put it—"sisters under their skins."

But training—mental, moral, and physical—is needed to develop and to suppress natural qualities, and in the ranks from which servants

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are chiefly drawn the best kind of education is not always available, and a high sense of honour is not inculcated in them.

I look back at servants whom I remember when I was a child, a girl, a young married woman ; there has been a steady advance in intelligence, and I am inclined to think that had the mistresses realised that times were changing and ceased to demand the virtues of a day gone by and been content to ask for the kind of service which the more or less educated girl is content to give, much trouble might have been saved, but instead, though the employers have demanded more luxury, more amusement, more freedom, they have resented any effort on the part of their servants to participate in these changes.

To the Mistress.—What the modern servant wants is just what her mistress would want were their positions reversed. Satisfy yourself that your requirements are reasonable and that you are paying fair wages (and remember that food and lodging are part of those wages), and then bear in mind that your servants are as yourselves, or often far younger, and less experienced. Do not grudge them pleasure and

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change. Rule justly ; weak indulgence wins no respect, and if you are fulfilling your part of the bargain you have every right to expect your servant to do the same.

Take every care to obtain a good class of servant ; even then allowances must be made for individual character, and it is possible that the servant you engage will not "suit." You may irritate her and she may annoy you, and yet there may be no real fault on either side. Let her go, give her a just reference, and try again. You may, after all your care, obtain a bad servant—a girl who, probably from ill-usage or bad upbringing, has been made insensible to just and decent treatment. She, too, must go, for good situations are not to be wasted on bad servants. Try yet again, and in the end all will be well. Do not say : "I behave well to my servants, but I receive no gratitude." After all, it is your duty to behave well to your servants, however they may behave to you. Before you join in the chorus of abuse look round at your friends and relations. How many of them would make really good servants ? Would you make a good servant yourself ?

We are all very ready to ask, but few of us are

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very ready to give, and yet knowledge of life shows that it is what we give out that is returned to us.

As regards the duties of servants I give no details here, for the work customarily allotted to each is fully described in *How to Keep House*, together with the correct dress and a table showing the average wage. Advice is also there offered on the right method of giving and taking up characters, while the work of each servant is described and directions are given for cleaning and turning out rooms, kitchen-cleaning, pantry work, waiting at table, opening the door, etc., etc.

All these things the girl who marries on a small income should have learned to do. She is then able to judge how much she may fairly expect of her maids, and if poverty obliges her to employ untrained girls she is able to show them how their work should be done.

An experienced employer will not write me a letter such as I once received. It ran : " I have taken your advice and planned out the work of my two maids." Here followed the plan. The maids began work at 6.30 and ended it at 10 o'clock. " But," went on my correspondent,

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“I cannot see what I am to give the house-parlourmaid to do between 3.15 and 4.15.” The idle girl had actually sixty minutes during which she could sit and read a book in a working day of fifteen hours and a half!

It is mistresses such as this who take large share in making Domestic Service an unpopular profession.

CHAPTER X

THE SIMPLIFICATION OF LIFE

The Simplification of Life—The Labour-making House and the Labour-saving Home—Simpler Meals—Labour-Saving in the Kitchen—Cooking Mornings—Paper Bags and Casseroles—Simple Service.

The Simplification of Life.—In my last chapter I ventured to hint that it might be advisable for mistresses to modernise their methods, and instead of trying to manage their households after the fashion of their grandmothers, to study the trend of the times, and so ease and simplify the work of their households that the position of the domestic worker becomes one which women of superior attainments will not hesitate to accept. Owing to various causes the supply of servants does not meet the demand, and it seems probable that under existing conditions even fewer girls of what is termed the servant class will become servants, and, in consequence, demands for still higher wages and improved conditions of labour will be put for-

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ward. At the same time, it also appears that the incomes of the upper classes will decrease.

What, then, is to be done ?

Some attempt to solve the problem is being made by the promoters of co-operative house-keeping colonies, but as it is evident that the vast number of houses which now exist cannot be abandoned, it seems that only a comparatively few people can, even if they wish to do so, cast away the troubles of individual house-keeping. As it is also clear that the average family of moderate means, heavily taxed, and suffering from a great increase in the cost of living, can scarcely afford to pay higher wages and employ still more servants, all that remains is so to plan and furnish our houses and simplify our domestic life that servants will be relieved of the hard and dirty work which they detest, and, if necessary, we ourselves shall be able to do the work of our homes with more or less assistance.

The Labour-making House and the Labour-saving Home.—Imagine the feelings of the average woman accustomed to keep two maids who suddenly found herself obliged to come downstairs at 6.30 on a cold, dark morning and clean the flues (a detestable occupation) and the

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kitchen grate, fetch a heavy box of dirty coal from a dark coal-cellar, clean the grates, lay and light fires upstairs, wash the doorstep, and cook a more or less elaborate breakfast, and so on throughout the day in a house without lift or speaking-tubes, with far too much furniture and too many ornaments, with washstand basins to be emptied and water carried to every room, with many stairs and a dark basement.

And now imagine a house of two, or at most three storeys, without a basement, with a service lift, bath-room on each bedroom floor, and fitted washhand stands with hot and cold water in each bedroom, linoleum-covered or polished wood floors, with tiled walls in all offices, a gas or electric cooker, and a gas or coke furnace to heat all the water and the rooms by means of radiators. This furnace would be stoked once or twice a day by a man employed for the purpose.

There would be no coal to shovel up, no coal-boxes to carry, no grates, no flues, no fenders and fire-irons to clean, no water to carry, no hot-water cans to polish, less furniture, and fewer ornaments to dust, and the lift would take up luggage, trays, etc.

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In such a house much of the cleaning might be done by an electrically worked vacuum cleaner, or if this could not be afforded the few small carpets swept with a Bissel carpet sweeper, the knives cleaned in a machine, and the cooking (in a gas or electric stove) carried out chiefly in paper bags or casseroles.

Let us imagine a family of five, two of whom are small children and one a domestic worker, living in a house or flat planned on such principles.

An alarm wakes the household. In each room is a gas or electric heater and tea equipage. The early tea is made and drunk and its accompanying biscuit eaten. The bath water is hot (the furnace is so arranged that hot water is available night and day), and the fitted wash-stands obviate the necessity of cans of water being carried to each room. If the weather is cold the radiators are turned on, or a gas or electric stove set going. If the morning is dark there is gas or electric light.

An outside worker comes to clean boots, stoke the furnace (unless it is heated by gas or electricity), and wash the doorstep—these duties being performed over night or in the morning as

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best suits the householder. The domestic worker and the house-mistress have to get breakfast, dust, and wash and dress the children.

The pantry and kitchen being adjacent to the dining-room, this is an easy task. The breakfast-table is laid over night, when the dinner-things are cleared, and the table is covered by a wrapper. The sitting-rooms, sparsely furnished and not crowded with ornaments, are quickly dusted and swept with the carpet sweeper or cleaned by the vacuum cleaner.

After breakfast the usual housework must be done, but again, how light it is in comparison to the work of a house as it often is at present. If the family finances allow of it, a domestic worker can be employed to clean for two or three hours a day, but when rooms are not crowded, floors not carpeted, fires and their attendant coals and boxes, irons and grates not needed, and where washing-basins are emptied as soon as used by the user, and where polished metal is absent, how light the work of cleaning seems.

The difficulty at present, however, is to find houses or flats which are built and arranged with any idea of labour-saving. But demand creates supply, and when the house-hunter has realised

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that he must either take a house which can be run with as little trouble as possible or be vastly uncomfortable, the house provider will build suitable dwellings, or, at all events, modernise those which now exist.

It is an ill wind which blows no one good, and the recent coal strike drew general attention to the inconveniences of coal as a means of warming our houses.

When we cease to use it in its present form for this purpose the atmosphere of our towns will become purer, and that again will mean a saving of labour and cost in the continual cleaning and replacing of dirt-spoiled household gear.

Should Sir William Ramsay's theory be found practicable and electricity be used for heating, lighting, and cooking, while electrically driven machines brush our boots, knives, and wash the dishes, then, indeed, the position of the domestic worker will be enviable; and why should not such things be?

At present electrical current is too costly for such purposes; but we live quickly nowadays, and as it has taken but a few years to transform London from a city of horse-drawn to one of

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mechanically worked vehicles, so it may need but a year or so to see an even greater change in our domestic methods.

Simpler Meals.—But we must go even further than this ; we must simplify our meals. The English breakfast is a most extravagant repast ; it takes place at a time when there is the most work to do in the shortest time. Think what a saving of cost in material and labour if we were content to break our fast on tea or coffee, bread and butter, and fruit.

We do this happily when abroad, and other important nations invariably eat such a meal, while in France and Germany each servant helps herself to coffee from the stove, takes some bread, and when she has finished washes up her cup and departs to her work again.

The meals in many households are unnecessarily long and elaborate ; quantities of pots and pans are needed for their preparation ; the cook spends hours rubbing things through sieves, decorating, peeling, chopping, and whipping, and at the same time, sad to say, in an English kitchen, wasting much good material. More than half of all this fuss is unnecessary. What we require is a training-school for cooks, where

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they are taught the values of various foods ; the quickest, most economical, and at the same time most nourishing methods of preparing them, to plan out their work methodically, and thereby save themselves hours of tiring and unnecessary work.

Where there are two or three well-paid women in the kitchen to prepare food for a family, and where money is no object, elaborate cooking may be permissible, but what may be permissible in such a case is by no means so in another. The craving to have everything like everyone else—everyone else invariably standing for persons of large means—is a positive curse in many households. Simple living does not mean squalid living, and because food is plain there is no reason that it should not be nicely served ; indeed, there is every reason that it should be well served, but to dish food neatly and with taste is a different matter from garnishing it elaborately.

Labour-Saving in the Kitchen.—When writing on domestic subjects I have from time to time suggested the possibility of saving much time and money if cooks would but plan their work, and not cook for each day without consideration for the morrow.

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In large households this might be done to a certain extent, but in small families, where there is but one servant or a single-handed cook, who has a considerable amount of housework and washing to do, the institution of cooking mornings is much to be recommended.

Cooking Mornings.—Several correspondents abroad and in England have recently mentioned their agreement with my theory, and say that cooking mornings are an institution in their households, and all agree that this plan saves fuel, material, time, and labour, while the food in no way suffers.

✧ In one household two mornings, Tuesday and Friday, are set aside ; in another (a larger family) Tuesday, Thursday, and Saturday are given up to special culinary efforts.

Needless to say, a good larder is a necessity in such cases, and everything must be put away and covered up with scrupulous cleanliness. There are, of course, many dishes which must be prepared just before they are needed, but the list is long of those which may be made ready in advance.

Curry is a concoction which, if put away in a perfectly clean casserole, will keep quite well for

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two or even three days : meat pies, casseroles, mince, potato pie, rissoles, beef-steak pudding, Irish stew, beef olives, hot-pot, stewed ox-tail do not deteriorate at all by keeping : while, of course, everyone knows that pressed beef, galantine, meat roll, tongue, ham, gammon of bacon will go on for days in any but very hot weather.

Then there are sweets to be considered. Sponge roll, castle puddings, tartlet cases, fruit tarts, meringue cases, plum pudding, marmalade and fig pudding, stewed fruit, fruit salad, jelly, and to a lesser degree custards and creams will keep.

For savouries potted meat can be put ready, also cheese straws, cases for savoury tartlets, fried bread *croûtons*, and when *croûtons* and cheese-pastry cases are to hand it takes but little time to concoct a savoury. Cakes should be made in batches, the richer or iced cakes put by, and the plainer cakes eaten first. Scones and biscuits of various kinds also keep well. Fish is not a good keeper, though certainly it may be prepared one morning for the same night's dinner and next day's breakfast or lunch, perhaps.

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Stock should be made twice or thrice a week, and it takes comparatively little time to convert it into soup.

It will, perhaps, assist the arrangement of cooking mornings if I give a week's *menu* for a household where there are husband and wife, two children, a nurse, and a cook-general, and where there is a demand for good food, attractively served. The presence of children necessitates an early dinner of a substantial kind, while the husband must have a dinner of at least three courses, as he eats but a light lunch in the middle of the day.

SUNDAY.

Breakfast—Sausages ; eggs ; scones ; toast ; jam.

Early Dinner—Roast beef ; brown potatoes ; cauliflower ; Yorkshire pudding ; apple tart and cream ; dessert ; coffee.

Supper—Soup ; cold beef ; salad ; baked potatoes ; cheese cakes ; cheese ; oatcake.

MONDAY.

Breakfast—Cold boiled bacon ; scrambled eggs.

Luncheon—Barley broth ; cold beef ; potatoes ; salad ; milk pudding ; cold apple tart.

Dinner—Soup ; mutton cutlets cooked in paper bag ; tomatoes ; sauté potatoes ; sponge pudding ; ginger sauce.

TUESDAY.

Breakfast—Porridge ; kippers ; cold bacon.

Luncheon—Potato pie ; steamed fig pudding.

Dinner—Soup ; fillets of fresh haddock cooked in paper bag ; hot-pot of mutton ; stewed prunes and custard.

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WEDNESDAY.

Breakfast—Grape Nuts ; stuffed tomatoes ; cold bacon.

Luncheon—Irish stew ; stewed prunes ; boiled rice ; custard.

Dinner—Soup ; fish rissoles ; beef-steak pie ; sardines on toast ; fruit.

THURSDAY.

Breakfast—Sardines ; bacon and fried potatoes ; scones.

Luncheon—Scotch broth ; steamed suet roll and syrup.

Dinner—Soup ; casserole of steak ; potatoes ; jelly ; toasted cheese.

FRIDAY.

Breakfast—Dried haddock ; eggs.

Luncheon—Fish ; mashed potato ; economical sponge pudding and jam sauce.

Dinner—Soup ; fish soufflé ; curry sauce ; roast mutton (half a leg of mutton) ; red currant jelly ; puffed potatoes ; cabbage pureé ; apple charlotte.

SATURDAY.

Breakfast—Kedjeree ; boiled eggs ; scones.

Luncheon—Roast mutton ; potatoes ; cabbage ; stewed apples ; tapioca pudding.

Dinner—Soup ; curried mutton and rice ; tapioca mould and jam ; sardine toast.

On Sunday morning, in winter-time, there is a joint to roast and vegetables to cook, but the tart is ready. In summer cold fare might be more acceptable.

On Monday barley broth, potatoes in jackets, and milk pudding—all of which practically cook themselves—give no trouble for luncheon, while for dinner the soup only needs to be finished, the

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cutlets and tomatoes (put ready in a bag) cooked, and the potatoes browned.

On Tuesday the potato pie is made, also fig pudding, the fish put ready, the hot-pot made, prunes stewed, custard made, and clear soup prepared from beef bones, and a little of the steak needed for the pie, which is also put ready. The tomatoes are stuffed and placed in a paper bag ready for Wednesday's breakfast, and the cake and scones baked. Thus on Wednesday practically no cooking need be done, for the fish rissoles for that night's dinner could have been cooked, and would only need reheating, a process which will not hurt them if made sufficiently moist in the first place. The Scotch broth and suet roll for Thursday's early dinner need very little attention while cooking, and to prepare them and the casserole and soup for dinner finishes the cooking for the day. The toasted cheese is prepared, while soup, meat, and potatoes are heated.

On Friday another cake and more scones will be needed, fish boiled, sponge pudding made, the *soufflé* prepared but not put together, the curry sauce made (unless "Kroomhda" curry gravy is used), and the puffed potatoes given their first frying.

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There will be the joint to cook, soup, *soufflé*, and potatoes and cabbage to finish that evening; but one rather heavy cooking evening will not be a great hardship. The apple charlotte, rice for Saturday's kedjeree, stewed apples, and tapioca mould can all be ready, and if curry sauce is made some can be put away for Saturday night's curry, as when the sauce is ready the meat only needs to soak in it for an hour or two, and then be gently heated.

The clever cook will work out the details of this suggested plan still further. For instance, on Friday she makes sponge pudding mixture, bakes half in the pudding mould and the other as a flat cake, which she puts by in a tin and uses, cut in half, spread with jam, for a Sunday supper sweet. Again, she makes a plain cake mixture, and uses half with raisins and peel for a cake, the other portion with carraway seeds for buns. When making pastry she puts by some tartlet cases which will keep for five or six days, and possibly, at the same time, bakes some cheese or anchovy straws, which, if kept in an air-tight tin and crisped up before serving, may appear a week hence.

While making pastry for one tart, or dough

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for one cake, or sponge mixture for one pudding, you may prepare dishes for three days with little more trouble, or use of pots and pans, all of which have to be washed.

In a household where breakfast is not of the order which requires cooking and where there is midday dinner and a lighter meal at night, or where there is a simple lunch of fruit, cheese, or cold meat and late dinner, the task of cooking certainly need not be heavy.

Paper Bags and Casseroles.—The paper bag is a great trouble-saver; the articles to be cooked may be put ready, they need little attention while cooking, and there is no saucepan to be washed up after. Casseroles, too, save labour, for the food is cooked and served in the one dish.

Simple Service.—When service is strictly limited much may be done to save labour in serving the meals. There should be a heater on the side table, and perhaps another in the grate. Then all hot plates and dishes should be put ready—together with all table appointments and cold viands. Thus, at breakfast and at luncheon, and even at the home dinner, all service might be dispensed with. Silver should be used as little

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as possible, its place being taken by casseroles, glass and china, and the *menu* strictly limited in its courses in order to lessen the amount of washing up.

If the mistress of the house is her own servant, or can afford but one helper, this saving of labour is really essential if she is to enjoy time for occupations and interests outside her home, while, when there are two or more servants, a judicious suppression of unnecessary labour will tend to the general comfort and content of the household.

There is no doubt that the growing scarcity of servants must result in a simplified style of living. Thus, as highly educated women are obliged to do more of the domestic work of their homes, they will gradually devise labour-saving apparatus of all kinds and introduce into the home the time-saving, ordered methods practised in well-managed business firms, but so sadly lacking in the average household, and cease to be bound by the routine which obtained in days when labour was cheap and plentiful.

CHAPTER XI.

INEXPENSIVE ENTERTAINING

On Hospitality—Little Dinners—Sunday Suppers—Lunches, etc.

On Hospitality.—Even though our imaginary young couple have married on small means they will, we hope, wish to entertain their friends now and then, for to take all and give nothing shows a most unattractive disposition.

People who are living upon small incomes cannot “entertain,” using that word in the sense in which it is often understood, but they can show hospitality to their friends and acquaintances. Looking back over many years of party-going I think that more often than not the simple, informal little gatherings have been the most enjoyable. On such occasions the hostess asks a few congenial folk to meet each other unhampered by the trammels of the cutlet-for-cutlet convention, and can enjoy their society unwearied by elaborate preparations. When people “entertain” they do so for a variety of reasons,

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but when they merely ask a few friends to meet, it is as a rule because they wish to give and receive enjoyment. A very good rule to observe when entertaining guests (and in future let us use that word in its proper sense) is to avoid any attempt at over-elaboration. Let the party be of a kind which is suitable to the means of the person who gives it and in keeping with the style of their ordinary life.

Mr. and Mrs. A., who have £700 or £1000 a year, a small house or flat, and two or three servants, may give most enjoyable little dinners of six or eight persons, while to attempt elaborate feasts for twelve or sixteen guests would be absurd.

The young B.'s, with one maid and their £400 a year, can ask friends to lunch, to pleasant little Sunday suppers, or give a nice little dinner for four, while even the C.'s, with a family to keep on their £400, can afford a children's party or picnic or tennis party, and can ask their friends to tea.

Let us deal first with the case of the A.'s, who wish to give some dinners in return for the hospitality shown them as bride and bridegroom.

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They have sufficient plate and crockery to permit of a dinner of eight, and the dining-room will hold that number comfortably. Their household consists of a plain cook and a fairly reliable house-parlourmaid.

In London or any other large town a good cook may be engaged for the day for a fee of 10s. 6d., and an experienced waitress for 5s. 6d. for the evening. The hostess has but to arrange the *menu*, see to the flowers and dessert, and her anxieties so far as the food goes are at an end.

In country places, where visiting cooks and waitresses are not available, the matter is more difficult; but even then, with a single-handed cook of the good plain order, a well-trained parlour or house-parlour maid, and a house or between maid, assisted by a woman to wash up, it is quite possible to arrive at a nice dinner; indeed, if necessary, eight people may be waited upon by one maid if the *menu* is arranged with due regard for the limited service, and if dishes, etc., can be fetched and carried from the dining-room, so that the parlourmaid need not leave the room.

The following dinner for eight was given in a

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small country house, where the staff consisted of plain cook, house-parlourmaid, and between-maid. The family chauffeur was responsible for the entertainment of the two visiting chauffeurs and one coachman, for whom a supper of cold meat, pickles, hot baked potatoes, apple pie, cheese, and beer had been set ready in the servants' hall, the potatoes being put to keep hot in the Norwegian cooker used for picnics and shooting lunches.

In very cold weather at this house hot mutton broth is given for the servants' supper on such occasions, and greatly appreciated.

In a town or suburb it would be unnecessary to feed coachmen or chauffeurs, and even in the country, if there is an inn close by, it can be arranged that the men can be fed there if more convenient.

The between-maid in this case carries dishes and plates to and fro, but is not old or experienced enough to be trusted to do more. After dinner she helps with the pantry washing up, while the charwoman comes from early dinner until after supper to help the cook.

The following *menu* was chosen :—

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MENU.

Clear Beetroot Soup.

Fillets of Sole au Vin Blanc.

Mousse of Chicken and Tongue (cold).

Roast Lamb.

Braised Ham.

Surprise Soufflé (cold).

Devilleed Canapes.

The soup, each portion in a small soup pot, is placed in the soup plate, and ready on the table when the guests enter. The fish is handed and is complete in itself, likewise the cold entrée.

The joint consists of roast neck of lamb, and as there are eight people two necks must be ordered, as there are only seven cutlets on each. This is roasted and divided into portions, arranged in a deep-sided French earthenware dish, and garnished with new potatoes, French beans, and portions of cauliflower. The gravy is poured over the meat, and thus joint, gravy, and vegetables are all handed together.

The ham is neatly sliced, and served on a bed of spinach, with the sauce poured round.

The ice is a simple one, a china *soufflé* dish being lined rather thickly with plain vanilla ice-cream, and some ice kept ready to cover. At the last minute, before serving, hot ginger, pineapple, or chocolate sauce is poured in,

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covered with ice, and the top strewn with chopped ginger or pine or grated chocolate. The *soufflé* dish is then placed in a silver dish with wafers of some kind arranged round.

The savoury, of course, is complete in itself. Now, if all adjuncts, such as rolls, toast, wine, cold plates (and, if possible, the service of hot plates on a heater), water, soda and barley water, dessert, and so forth are in the room, it is quite possible for one maid to wait on eight persons. Needless to say, the wires of the champagne should be cut, and then to remove the string is an easy matter, though if the guests are intimate friends an inexpensive white wine might take the place of champagne, whisky and soda being in readiness, and port being handed at dessert. Liqueurs are generally handed with the ice.

While each course is being consumed clean knives and forks, wine, toast, etc., can be handed. The dinner is fairly simple, and, with the exception of the ice, none of the dishes are of the "dish-up-at-the-last-moment order," for neither fish, joint, ham, nor savoury will hurt if kept hot for a little. If the hostess is not too sure of her cook, a cold sweet might be given instead of the

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ice ; then, as the entrée is cold, there is really nothing that a good plain cook cannot accomplish if, as should certainly be the case, she has served each dish two or three times in the privacy of the family circle.

Needless to say, the home dinner should always be cooked and served with the same care as if guests were to be present, though the number of courses may be fewer, for it is hopeless to try and entertain when the servants are thrown into a flurry by having to depart entirely from their usual routine.

A dinner of this kind, well cooked, hot, and quickly served, is sufficiently elaborate for eight people, and indeed either the entrée or the ham might be dispensed with ; and it is far wiser to provide such fare than to attempt elaborate dishes, which need more knowledge and experience than can justly be expected of a plain cook.

If champagne is not provided a dinner such as this is not costly. When economy is a great object it is well to give two or three parties on consecutive days, as the flowers and dessert cost but little more for one than for three dinners.

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Dinners of this order, however, are beyond the means of many people, but for four to eight fairly intimate friends a *menu* such as the following might be offered. The plain cook, assisted if needs be by the mistress, could cook the dinner and the house-parlourmaid serve it, while a charwoman for half a day would help with the serving and washing up.

MENU.

Green Pea Soup.
Mousse of Salmon (cold).
Roast Lamb.
Roman Pie (cold).
Bouchées of Devilled Ham.
Compote of Cherries.

Here the soup and the lamb are served as in the first *menu*. The mousse of salmon is garnished with cucumber and complete in itself.

Salad is served with the Roman pie and is placed on the salad plates and put by the side of each place. The pie is then handed. If preferred the pie may be omitted altogether. The savoury is hot, and sweet and dessert are combined in the form of a *compote* of fruit with whipped cream. Champagne and liqueurs are not given.

The charwoman carries the dishes to and fro, and as there is no carving, no handling of sauces

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and vegetables, and all items of the service are ready to hand, one maid can wait on the party with ease.

In cases where the cook is not able to do more than roast and boil well, an entrée and a sweet can be obtained from the nearest school of cookery or the mistress can turn cook for the occasion. But again I emphasise the necessity of trial trip dinners, if there is any chance of cook and waitress failing from lack of practice.

Sunday supper is a popular meal in town and in suburb, and in small households little or no service is expected.

The following *menus* are such as can be allowed in a household with a plain and single-handed cook and a housekeeping allowance of about 11s. 6d. a head. Needless to say, unnecessary Sunday work must be avoided, and the hot dishes be such as can be warmed up without detriment.

MENU I.

Clear Soup (hot).

Dressed Crab.

Brown Bread and Butter.

Cold Beef.

Corn Salad. Baked Potatoes.

Fruit Jelly.

Smoked Haddock Tartlets.

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MENU II.

Clear Tomato Soup (hot).
Fish Salad.
Galantine of Veal.
Cold Beef.
Beetroot. Steamed Potatoes in Jackets.
Apricot Cream.
Sardine Croûtons.

MENU III.

Pea Soup (hot).
Boned and Stuffed Chicken.
Cold Tongue.
Mayonnaise of Asparagus. Potatoes (hot).
Mousse of Oranges.
Purée of Foie Gras. Toast (hot). Butter.

MENU IV.

Tomato Soup (hot).
Mousse of Salmon.
Cold Lamb.
Potato Salad.
Gooseberry Soufflé.
Little Pastries.
Green Butter. Toast (hot).

MENU V.

Lentil Soup (hot).
Dressed Eggs.
Chicken Pie (hot).
Cold Beef.
Salad. Potatoes (hot).
Rice à l'Impératrice.
Fruit Salad.
Cream Cheese.

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MENU VI.

Sago Soup (hot).
Curry Turnovers (hot or cold.)
Pressed Beef. Salad.
Rhubarb Fool. Victoria Sandwiches.
Mayonnaise of Eggs.

MENU VII.

Clear Mutton Broth.
Fish Croquettes (hot).
Cold Boiled Beef.
Potato Salad.
Pineapple Charlotte.
Camembert Cheese.

MENU VIII.

Curry Soup (hot).
Mutton Cutlets en Casserole (hot).
Potatoes. Salad of Artichokes.
Cold Beef.
Apricot Tartlets.
Potted Cheese. Toast (hot).

Of these dishes, recipes for jelly, gooseberry fool (the gooseberry cream is made as fool, except that thick cream is used instead of any milk, and a couple of sheets of white-leaf gelatine added, and then the cream is served in a *soufflé* dish with whipped cream piled on the top), fruit salad, boned and stuffed fowl, galantine of veal, pressed beef, green butter, clear soup, lentil soup, green pea soup, clear mutton broth,

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sago soup are all to be found in my *Ten Shillings a Head* cookery book. The Burton puff pastry for making the curry turnovers and the apricot tartlets is also in that book.

For the latter, bake the tartlet cases, and keep in a tin. Open a tin of apricots and place the fruit in a basin; boil up the syrup with more sugar to thicken it and pour it over the fruit. When the sweet is needed place half an apricot in each tartlet case and pour a little syrup over and pipe a border of whipped cream round the apricot. For the curry turnovers, cut the pastry (salt, not sweet) into rounds the size of a claret glass. Have the remains of a curry, with or without some rice mixed in, and mince it finely; place a tablespoonful on one half of the pastry. Cover over, wet the edges, and dint them together with a fork, brush over with beaten egg, and bake. Serve hot or cold.

In the recipe for a boned and stuffed chicken no directions are given for boning, because that process, though simple when seen, is difficult to achieve from written directions. However, for those readers who cannot take a lesson in boning, here are the directions.

For stuffed chicken, see that a good piece of

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the skin of the neck is left, and that the skin of the breast is not broken in plucking. Put a boning knife up the neck, cut each wing off at the joint. Then feel for the merrythought bone, slip boning knife under, and cut till the bone can be removed via the neck. Next slip the knife between breast-bone and flesh, and cut till the flesh is loose all over. The point of the breast-bone is gristle, and can be cut without breaking the skin. When the bone is loose, press it down and cut the ribs each side with the knife. The breast-bone should then be loose, and able to be drawn out one end or the other. Any loose pieces of chicken put in with the stuffing.

The smoked haddock tartlet recipe is also given in *Ten Shillings a Head*, page 194.

When once the cook can make little pastry cases, either of the Burton or the cheese pastry, many little dishes can be evolved from left-over materials. For example, mince, curry, vegetables dressed in mayonnaise sauce, sliced hard-boiled egg garnished with capers and anchovy and dressed with mayonnaise are all excellent.

For the mayonnaise of eggs in Menu VI use china shells. Slice the required number of hard-boiled eggs and place them in the shells. Cover

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with mayonnaise sauce, garnish with strips of filleted anchovy and a few capers, and hand sliced and buttered French roll.

For the dressed eggs (Menu V) have ready a china dish with a bed of shred lettuce. Hard-boil the eggs; cut a piece off the top of each (put this aside and use for a garnish for salad or savoury): with the end of a teaspoon remove the yolk, and mix with bloater paste, salt, pepper, and a little cream, and refill. Have some slices of brown bread and butter and cut out rounds with a fluted cutter, place an egg on each, and serve on the bed of lettuce.

In Menu III the dishes sound rather expensive; but for mayonnaise of asparagus the thin foreign or bottled asparagus does very well. The tough part is cut off, the remainder cut in half and dressed with mayonnaise sauce, a recipe for which is given on page 84 of *Ten Shillings a Head*.

The *foie gras* (*purée* of) is bought in 7½*d.* tins, and should be taken out and pressed neatly into a little ramekin case or earthenware tureen. If there is any aspic or savoury jelly to hand, chop a little and cover the top with this, or pipe an ornament of butter on the *foie gras*. Place the

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pot on a lace paper on a plate, and serve with a rack of hot toast. Hand butter.

Fish Salad.—Take any cooked fish you may have and flake it (for example, half a fried whiting, a piece of smoked haddock, and a small piece of cod or turbot, or a fillet of sole). See that the pieces are free from sauce or fried crumbs. Arrange in the centre of a dish and cover with mayonnaise sauce. Make an edging of cold cooked potato neatly sliced, and an outer edging of beetroot cut with a fluted cutter. Decorate the centre with grated yolk of egg or capers. If there is not quite enough fish, add a few prawns or shrimps and some dice of potato and beetroot, and a few green peas or shred French beans.

Pineapple Charlotte.—Mask the bottom of a plain mould with lemon jelly (Chivers's packet jelly answers well if you do not wish to make jelly) and ornament with halved *glacé* cherries and pineapple cut thin. Then when this is set add more jelly to the entire depth of half an inch or so. When set, line the sides of the mould with neatly trimmed sponge fingers. Soak half an ounce of gelatine in half a gill of milk, and dissolve over the fire. Whip up half a pint of

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cream, one ounce of castor sugar, and three ounces of chopped pineapple, and a table-spoonful of pineapple syrup ; strain the gelatine and milk into this mixture and mix well. Pour into the mould and keep in a cold place. Turn out and serve.

Apricot Cream.—Have ready one gill of apricot pulp (apricots stewed and sieved), line a mould entirely with jelly, and decorate with cherries and angelica. Now soak three-quarters of an ounce of gelatine in warm water and strain it, boil up one gill of milk, beat the yolks of three eggs with two ounces of castor sugar, stir in the milk. Stir over the fire until this custard thickens (if it boils it will be spoilt), put into a basin, add the strained gelatine, add the whisked whites of two eggs and the apricot pulp and the juice of half a lemon, mix well, and when cool fill the lined mould. Keep in a cold place, and turn out when needed.

Coffee should be served after supper, and if convenient the tray should be put ready and the hostess can make the coffee in one of the many machines heated by a spirit lamp which are sold for the purpose.

People who are really badly off would provide

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more simple fare : for example, the crab or the savoury in Menu I might be omitted, and either soup, fish, or meat in Menu II.

It is the fashion nowadays to give ladies lunches, and even in the smallest household with one servant a little party of four to six women could be arranged.

A *menu* such as the following is suitable :—

MENU.

Tomato Eggs (hot).

Mayonnaise of Fish (cold).

Casserole of Chicken (hot).

Chocolate Custards (cold).

Dessert.

Coffee.

This luncheon can be dished and put to keep hot quite twenty minutes before the lunch hour without detriment. When the meal is announced the guests find the eggs each in a hot fireproof pannikin awaiting them. The cold dishes are on a side table with all adjuncts. If the maid is not experienced, wine, water, and lemonade should be on the table, and the hostess can ask her guests to help themselves. The maid removes the hot plates and pannikins and puts cold plates in place, hands the fish and departs to bring in the casserole and potatoes. The salad

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is put ready as before, the casserole and then the potatoes handed. After the sweet, dessert plates are put on the table and a dish of fruit, and the hostess makes the coffee.

In every case, as the reader will see, care is taken to avoid a succession of dishes which need attention at the last moment and those which must be carved or require a variety of adjuncts.

In some circumstances it may be found better to entertain in the form of small evening parties for Bridge, or if the guests are quite young, music, dancing, or games. Then a simple buffet supper is all that is required, with cup, lemonade, and whisky-and-soda.

For eight to about fifty persons a popular *menu* consists of—

Clear Soup in Cups.
Foie Gras Sandwiches.
Chicken Sandwiches.
Mayonnaise Rolls.
Cream of Egg Fingers.
Compote of Fruit.
Eclairs.
Jelly;
Petits Fours,

to which the guests help themselves, and a servant or member of the family serves the soup. Tennis and croquet parties and picnics are all

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popular and inexpensive forms of hospitality, and in all these ways, provided the hostess has kindness of heart, tact, and social knowledge, and that either she or one of her family understands the importance of organisation, these inexpensive parties are likely to give quite as much pleasure and to increase and strengthen links of friendship as firmly as those of a costly and elaborate nature.

Note.—For quantities generally allowed per head when entertaining see Chapter VI. For recipes for suitable dishes for the single-handed cook, and for the hostess whose expenditure is limited, see *Ten Shillings a Head for House Books*, *The Single-Handed Cook*, and *The Simplified Series of Cook Books*.

CHAPTER XII

THE NEXT GENERATION

The Next Generation—A Quarterly Health Inspection—Obedience
—The Value of Thought—Nurses—The Troublesome Child
—The Lonely Child—The Spoilt Child.

The Next Generation.—A book dealing with marriage can scarcely be considered complete without some reference to the next generation. If it were not for the possible children, matrimony would be a far more simple matter, and marriage on small means shorn of much of its terror; and also, perhaps, of much of its interest.

I approach this portion of my subject with diffidence, for I pretend to no special knowledge of the upbringing of the young. I only speak by the light of experience gained from books and personal observation of my own and other people's children illumined by a liking for and a sympathy with young things of all ages.

In this short chapter I do not propose to deal with the physical upbringing of the young,

MARRIAGE ON SMALL MEANS

further than to say that a course of training in the care of infants and young children should, I consider, form part of the education of every girl. As things are, many young women marry and become mothers and have no more knowledge of the needs of their child than they have of the elements of aeronautics. But as at present no instruction on the feeding and tending and moral upbringing of children is given in the generality of schools, a sensible girl will do well to attend a course of lectures on such matters either before or after her marriage as she finds most convenient, thereby probably saving herself and her offspring much mental and physical tribulation.

There are many useful, reliable books dealing with the subject, and these should be studied, but as is often the case some practice is required before theoretical knowledge can be used to any great advantage.

A Quarterly Health Inspection.—But before putting aside the question of the physical welfare of the child, I would suggest that a quarterly visit to an honest and skilful doctor and dentist is invaluable. The trained intelligence of these experts enables them to detect trouble in its early

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stages, when more often than not it may be dealt with quickly and successfully. The mother, too, must ever be on the watch for symptoms of ill, and here, as in most other situations, the value of a sane, level mind is felt, for although every care must be taken of the child's bodily condition, there should be no mental atmosphere of fuss and apprehension. If a child seems well the probabilities are that it is well, but if there is the slightest reason to suppose that it is not well, do not ignore the fact. "Yes, Muriel was always catching cold—nothing serious, you know." "Oh, yes, I noticed that Tommy had a lump on his neck, but I didn't think it meant anything." "Yes, baby did snore and sleep with her mouth open—I supposed it was only a trick." These are the explanations given to many a doctor when he asks in despair why the child was not brought to him sooner. Kind relations and friends will have their say. "How silly Agnes is about her children, she takes them to the doctor when there is nothing the matter with them." "Oh, these young mothers!" Never mind: read, think, observe, make use of the knowledge of experts, smile pleasantly at your critics and go your own way.

MARRIAGE ON SMALL MEANS

See, too, that the child is trained to obtain all the help that he can from his doctor. To do this he must regard him as a friend, and he must be taught from his earliest days to allow his tongue to be seen, his throat examined, his temperature taken, and to swallow medicine obediently.

Obedience.—The question of obedience is one about which parents should take the trouble to think for themselves. It is evident that a tiny child must learn to obey promptly and without argument, but as he becomes older a senseless obedience should not be required of him. He should obey and then be allowed to know the reason which dictated the command. A child who is dealt fairly with in this way will, when it is impossible to explain the reason for some demand, accept the explanation that there are circumstances which forbid you to give your reasons. In other cases, when dealing with a resentfully obedient child, it is well to give him an opportunity to prove for himself the value of your instructions. “Tommy, if you do so and so, the result will in all probability be such and such. If you cannot believe me, prove for yourself the truth of the matter.” One such personal

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experience is of more value to Tommy than any quantity of good advice.

The Value of Thought.—I said that the question of obedience is one about which parents should take the trouble to think. As a matter of fact many mistakes are made in the management of children because one is imposed upon by the dogmas of other people, instead of being guided by individual knowledge of a particular case.

Children should do this, be taught that, should eat the other. If all children were alike, such a wholesale method of upbringing might succeed ; as it is, the treatment needed to bring out the best and eliminate the worst in one child does not succeed with another.

Some knowledge of the laws of heredity would assist the parents who puzzle over the characteristics of their children. “ Why,” asks mamma, “ is Ethel so odd ? Why does she scowl when her kind governess reads the story of the little Princes in the Tower out of the nice new history book, while Joan, placid little lump that she is, looks mildly interested, says ‘ thank you ’ prettily, and would comfortably assist in a murder itself, and preen herself upon being a

MARRIAGE ON SMALL MEANS

good obedient little girl because she had done so ? ” This same parent sees that Ethel is so like her husband’s mother or her own aunt in feature. But which of her relations have bequeathed to her a tender heart and a vivid imagination ? Life to such a child, surrounded ever by kind unseeing, unthinking folk, often becomes a hell of nervous terror. Again, father and mother deplore the furtive, untruthful, crafty ways of little George. Some knowledge of George’s forebears might uncloak a sad history of vice, drunkenness, epilepsy, and thus account for the ugly streak in the child’s character and afford some clue to the best method of dealing with the poor little victim of circumstance.

So I say again, study, think, and observe, not only your own, but the children of other people. Do not imagine that your methods of child-training are the best simply because they are yours, but on the other hand, do not believe everything that other people say on the subject merely because they say it.

Most people consciously or subconsciously imagine that a child who is not a nuisance and who has pretty manners is good, well brought up,

THE NEXT GENERATION

and happy. This fallacy was brought home to me by the visit of a pretty, demure little girl, whose highly respectable and much-trusted Nannie was taken ill just at a time when the imminent arrival of baby two made it advisable that the mother should be free from anxiety. Little four-year-old in her own nursery was always spick-and-span and quietly playing with her doll or sitting in her high chair with her sewing or her picture book : a young person of charming manners and most attractive appearance—a standing reproach indeed to the mother of bumptious, tumultuous infants.

Intimate knowledge of four-year-old revealed a deceitful, wary, and, when opportunity served, cruel nature. The child had been oppressed : in her turn she became the oppressor, and out of fear she plotted and contrived, and when found out in her nefarious schemes, from fear she lied. This little girl said her prayers piously, was tucked up in bed, and kissed us fondly. “ Oh, she goes to bed as good as gold,” said nurse and mother. An unexpected return discovered the small guest tearful and shivering, and only after several nights when I had sat with her until she slept did I learn that she always cried in bed.

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There was a dreadful ticking in her night nursery, and something creaked under the bed, and Nannie wouldn't have the door open, and sometimes she went right away downstairs. "I hate Nannie—I hate her," declared the child, "but you won't tell her—you won't tell her, will you?" But when Nannie partly recovered, paid her charge a visit, she was greeted with smiles and kisses; meanwhile an anxious eye was fixed upon me in fear that her confidence might be abused. This child, of a nervous, reserved, brooding temperament, had an affectionate if unobservant mother, while the nurse was simply a stupid, conscientious mass of prejudices and superstitions. Fortunately for four-year-old, Nannie's health did not amend and another reigned in her stead.

Nurses—Of nurses there are all kinds, and considering that generally they are women who do not receive the best of educations and who have not been inculcated with a high sense of honour and responsibility, they are as a class extremely satisfactory. Nevertheless, no mother should abandon her child to the sole care of any nurse. She should observe closely and carefully, and put but little faith in the references furnished

THE NEXT GENERATION

by other women. The nurse should be treated with respect and consideration, but because some unknown Mrs. Jones assured you that Mary Flint was an admirable nurse whom she could trust implicitly is no reason why you should take it for granted that Mrs. Jones knows what she is talking about. Again, let me implore the mother to think and observe for herself and to continue to observe. In one case known to me a nurse brought up two children admirably, and was trusted to take charge of those two and a third while their parents were abroad. Some disturbance of her health caused her to take to drinking, with dire results to the children. Even when it was reported to the parents that the children were unhappy they wrote that they could not believe it—that nurse had always been such a treasure. A grandmother of determination, who considered that parents in Africa could not be in a position to know what was going on in England, fortunately put an end to the children's misery.

Many persons, however, are of the order who do not like to interfere, and children suffer accordingly. This fact was put before me strongly when, during the illness of a friend, I

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undertook her column of the Tests in Tact order in a weekly paper.

One of the problems dealt with the case of a lady who several times observed a nurse—evidently slightly under the influence of drink or drugs—behaving most unkindly to a little child known to her by name and by sight, and living in the same square. The lady and the mother of the child had acquaintances in common though they had never met. What should the lady do ?

Out of the large number of readers, chiefly women, who answered the problem, the majority thought that the lady should do nothing, as to report the conduct of the nurse might make it so disagreeable did the two ladies meet socially !

The Troublesome Child.—When you are a frequenter of the society of the young it is a common thing to hear that this or that small person is “so naughty.” Knowledge of the facts generally reveals that the child is in some way or another boring his elders. In other words, he is “troublesome,” and this in all probability because he is not provided with sufficient legitimate scope for his energies, and because

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parents and guardians will not allow sufficient freedom from adult interference. We have not escaped from a system of so-called education which consists in stuffing a child with isolated facts, and trying to impress our own personalities upon him instead of allowing him to develop his natural desire for knowledge and his own personality. The latter system may give the teacher more trouble, but the results will be far better worth having. When Jimmy says, "I don't like apple tart," mummie or nurse at once assure him that he does like apple tart, and that all nice little children like apple tart; that mother likes apple tart, that nurse likes apple art, that even daddy likes apple tart, until Jimmy, unless of unusually strong mental fibre, soon imagines that he, too, likes apple tart.

Such methods result in the dull young persons, all just like one another, whom we meet "where'er we take our walks abroad," and also possibly account for the "many poor we see," for if most folk were not so stupid and lacking in initiative, the terrible extremes of riches and poverty which mar our modern civilisation might long have ceased to exist.

No doubt it is as well that children should be

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deterred from being naughty—that is, tiresome and boring—but the result should be achieved by allowing them peace and quiet and legitimate interests, rather than by rolling out of them all such qualities as originality, daring, persistence, and a desire for knowledge. Having done this with care and at much expense, we then deplore the absence of such virtues in our adult youth.

It has occurred to me from time to time that anxious young parents expend too much “up-bringing” on their offspring, and do not allow enough for the effects of outside influence and the child’s own intelligence. Long and loving “jawbations” to Darling about his fits of temper are all very well, but as Darling mixes freely with his equals he soon learns, far better than his parents can teach him, that life is made very unpleasant for little boys with violent tempers.

I recall sad and anxious hours spent by a young mother of a Darling aged four, who raged and bit whenever so minded. The visit of a larger person, quite accustomed to deal and be dealt with by her numerous brothers and sisters, soon proved to Darling that tantrums did not pay.

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The Lonely Child.—And this brings me to a very important point: the fashion of the only child—as mischievous a fashion as sheep-like humanity has ever adopted.

There are, no doubt, cases where there should be no children, cases even where that knowledge has come too late, and the one child must suffer for the sins of his fathers. There is, again, much to be said for and against the creation of large families, but in normal circumstances the parents of the only child are treating that one unkindly and unfairly by not providing it with at least one brother or sister. Two or three children together are far happier and far more easy to manage than the lonely child. They amuse, educate, and discipline each other in a way which no association with grown-up persons can do.

The Spoilt Child.—Only children are generally so spoilt is the general verdict. It is when the word is used in its true sense that it matters, for the process generally termed spoiling does comparatively little harm. “My people always say that I spoil my children,” a friend once told me. “I do not spoil them. I indulge them. I do not say ‘No’ when I can say ‘Yes.’ Most

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people say, 'No, dear, you can't,' because they cannot be bothered to see if Dear could. What is more," said this mother, "even if I did spoil (that is, foolishly indulge) my children, I would rather spoil than squash. I do not believe that half as much harm is done by spoiling as by squashing. Spoiling may make a child selfish, conceited, bumptious: squashing makes him cowed, furtive, moody, deceitful, untruthful, revengeful, and only too often it destroys his belief in himself. The results of spoiling are mitigated, if not removed, by contact with the world; the results of squashing are, I am inclined to think, ineradicable." And after all it is only a mother, a nurse, sometimes a father or a near relation who will "spoil" a child—some little handful of souls out of this great world of tolerant, indifferent, or antagonistic personalities. Nature created the desire to "spoil" in those who mother children for her own good ends, and in childhood, youth, and even in age, we need to receive from some one person, at all events, the love which "spoils."

Too often, however, all the spoiling takes place when the child is too young to appreciate it. Everywhere we see mothers who kiss and cuddle

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their babies, who sigh for the days when their children were babes in arms, or toddling things of three and four. But the intelligent child of ten—the gawky girl of thirteen—the boy who seems all boots and purple wrists and awkwardness! Ask this child or that at what age he has any consecutive remembrance of his mother. Seldom before six or seven—and at that age even, what does the average mother represent to the average child? A blend of moral policeman and universal provider.

“No, darling, you must not do that!”
“Yes, dear, you will find a pencil on my writing-table, and some paper in the middle drawer, and string in the box on the hall table.” In childhood this suffices, but in youth one needs more than rebukes and pencils and string. How many boys and girls long for a someone who will understand and sympathise and spoil?

And it is one of the tragedies of life that there is always a barrier between the two generations. Give yourself to your children as you will, it is always there, until the common knowledge of marriage and parenthood bring into better understanding of each other, the child who is a parent, the parent who was a child.

MARRIAGE ON SMALL MEANS

The little child looks forward to the day when he is big, the youth to the time when love will bring him his heart's desire, the parents to the great things their children will do—and all through Life we reap what has been sown.



MISCELLANEOUS INFORMATION.

WEIGHTS AND MEASURES.

MEASURES OF CAPACITY.

1 Minim (m).....	=	1 Drop.
1 Dram	=	1 Teaspoonful.
2 Drams	=	1 Dessertspoonful,
4 Drams	=	1 Tablespoonful.
60 Minims (m).....	=	1 Dram, f 3.
8 Drams	=	1 Ounce, f 3.
20 Ounces	=	1 Pint.
4 Gills*	=	1 Pint (34·659 cub. in.).
2 Pints	=	1 Quart.
2 Quarts	=	1 Pottle.
4 Quarts	=	1 Gallon (277·274 cub. in.).
2 Gallons	=	1 Peck.
4 Pecks	=	1 Bushel (1·2837 cub. ft.).
2 Bushels	=	1 Strike.
3 Bushels	=	1 Sack.
4 Bushels	=	1 Coomb.
8 Bushels	=	1 Quarter.
12 Sacks	=	1 Chaldron.
5 Quarters	=	1 Wey or Load (51·347 cub. ft.).
10 Quarters	=	1 Last.

An Imperial Gallon of distilled water weighs 10 lbs. Avoirdupois.

WINE AND BEER MEASURES.

9 Gallons	=	1 Firkin (1·444 cub. ft.).
18 Gallons	=	1 Kilderkin.
36 Gallons	=	1 Barrel or Tierce.
54 Gallons	=	1 Hogshead.
2 Hogsheads	=	1 Butt, Pipe, or Puncheon.
2 Butts	=	1 Tun (216 gallons).

! In the North of England half a pint is called a gill, and the true gill a "noggin."

MISCELLANEOUS INFORMATION

WINE AND BEER MEASURES—*continued.*

Hogshead of wine	= $\frac{1}{2}$ pipe or butt (about 26 doz.).
Quarter cask of wine . . .	= $\frac{1}{4}$ pipe or butt (about 13 doz.).
Octave cask of wine	= $\frac{1}{8}$ of a pipe or butt.
Port, pipe of	= 115 gallons (57 doz.).
Sherry, butt of	= 108 gallons (52 doz.).
Hogshead of beer	= 54 gallons.
Hogshead of brandy . . .	= 60 gallons
Hogshead of French wine	= 43 to 46 gallons.
Hogshead of rum	= 45 to 50 gallons.
Hogshead of sugar	= 13 to 16 cwt.

AVOIRDUPOIS WEIGHT.

16 Drams	= 1 Ounce (437 $\frac{1}{2}$ grains).
16 Ounces	= 1 Pound (lb.) (7,000 grains).
14 Pounds	= 1 Stone.
28 Pounds	= 1 Quarter.
112 Pounds	= 1 Hundredweight (cwt.).
20 Hundredweights ..	= 1 Ton.

APOTHECARIES' WEIGHT.

20 Grains	= 1 Scruple.
3 Scruples	= 1 Dram.
8 Drams	= 1 Ounce.
12 Ounces	= 1 Pound.

MISCELLANEOUS.

Flour, sack of	= 280 lbs.
Bread, quartern loaf	= 4 lbs.
Bricks, load of	= 500.
Butter, firkin of	= 56 lbs.
Coals, sack, 2 cwt. ; small do., 1 cwt.	

FRENCH WEIGHTS AND MEASURES.

1 Kilogramme	= 2 lbs. 3 $\frac{1}{4}$ oz.
1 Pound Avoirdupois	= 453 $\frac{1}{2}$ grammes.
1 Quarter Avoirdupois	= 12.70 kilogr.
1 Ton Avoirdupois	= 1016 kilogr.
1 Metre	= 39 $\frac{3}{8}$ inches.
1 Kilometre	= 1093 $\frac{1}{2}$ yards.
1 Yard	= 91 $\frac{1}{2}$ centimetres.
1 Litre	= 1 $\frac{3}{4}$ pints.
1 Pint	= 56 $\frac{1}{4}$ centilitres.
1 Gallon	= 4.54 litres.

MISCELLANEOUS INFORMATION

INLAND POSTAL RATES.

To any part of the United Kingdom, including the Orkney and Shetland Islands, the Channel Islands, Isle of Man, and the Scilly Islands.

LETTERS.

Not exceeding 4 oz. 1*d.*
For every additional 2 oz. $\frac{1}{2}$ *d.*

BOOKS.

Not exceeding 2 oz. $\frac{1}{2}$ *d.*

PARCELS.

Not exceeding	s.	d.	Not exceeding	s.	d.
1 lb.	0	3	8 lb.	0	8
2 „	0	4	9 „	0	9
3 „	0	5	10 „	0	10
5 „	0	6	11 „	0	11
7 „	0	7			

NEWSPAPERS.

The charge is $\frac{1}{2}$ *d.* for the inland transmission of any daily or weekly *registered* newspaper, the weight being disregarded. If more than one paper be included in a packet, the charge is as by an insufficiently paid letter, or transferred to the Parcel Post, whichever charge is the lower, with a fine of 1*d.* in addition to any deficient postage.

MONEY ORDERS.

The rates for Inland Money Orders are as follows :—

Not exceeding £1 2*d.*
Exceeding £1 and not exceeding £3 3*d.*
„ £3 „ „ £10 4*d.*
„ £10 „ „ £20 6*d.*
„ £20 „ „ £30 8*d.*
„ £30 „ „ £40 10*d.*

No single Money Order may be issued for a higher amount than £40.

MISCELLANEOUS INFORMATION

POSTAL ORDERS.

Postal Orders are now issued at all Money Order Offices at the following rates :—

6d., 1s., 1s. 6d., 2s., 2s. 6d.....	½d.
3s., 3s. 6d., 4s., 4s. 6d., 5s., 5s. 6d., 6s., 6s. 6d.,	
7s., 7s. 6d., 8s., 8s. 6d., 9s., 9s. 6d., 10s.,	
10s. 6d., 11s., 11s. 6d., 12s., 12s. 6d., 13s.,	
13s. 6d., 14s., 14s. 6d., 15s.....	1d.
15s. 6d., 16s., 16s. 6d., 17s., 17s. 6d., 18s., 18s. 6d.,	
19s., 19s. 6d., 20s., 21s.....	1½d.

TELEGRAMS.

The charge for telegrams throughout the United Kingdom is 6d. for the first 12 words and ½d. for every additional word, the names and addresses of sender and receiver being counted.

INCOME TAX.

All information regarding Income Tax will be found in *Whitaker's Almanack*.

INLAND REVENUE DUTIES AND LICENCES.

	£	s.	d.
ARMORIAL BEARINGS	1	1	0
" " with carriage	2	2	0
ARMS, Grant of	10	0	0
CARRIAGES—With 4 wheels or more, for 2 horses	2	2	0
For 1 horse	1	1	0
With 2 wheels	0	15	0
HACKNEY CARRIAGES—	0	15	0
DOGS, Annual Licence for every dog 6 months old			
or upwards	0	7	6
GAME LICENCES, Aug. 1 to Nov. 1, to expire			
July 31 following	3	0	0
Aug. 1 to Oct. 31 or Nov. 1 to July 31	2	0	0
For continuous period of 14 days	1	0	0
GAMEKEEPER'S LICENCE, to expire July 31	2	0	0
GUN, Licence to use or carry gun or pistol, to			
expire July 31	0	10	0
HOUSE DUTY, on Inhabited Houses occupied as			
Shops, Inns, Farmhouses, &c. Of the annual			
value of from £20 to £40, 2d. in the £; £41			
to £60, 4d.; exceeding £60, 6d. Other			
Houses: £20 to £40, 3d.; £41 to £60, 6d.;			
exceeding £60, 9d.			
MALE SERVANTS, each	0	15	0

MISCELLANEOUS INFORMATION

INCOME AND WAGES TABLE.

Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 0 0	1 8 6	0 4 1	0 0 3	8 8 0	0 13 4	1 4 4	0 5 1	20 0 0	1 13 4	0 7 8	0 1 1	0 0 0	1 13 4	0 7 8	0 1 1
1 10 0	2 2 3	0 7 1	0 0 1	8 10 0	0 14 2	3 1 3	0 5 1	30 0 0	2 10 0	0 11 6	0 0 1	0 0 0	2 10 0	0 11 6	0 0 1
2 0 0	3 4 2	0 9 1	0 0 1	9 0 0	0 15 0	3 5 1	0 6 0	40 0 0	3 6 8	0 15 4	0 0 1	0 0 0	3 6 8	0 15 4	0 0 1
2 10 0	4 2 0	0 11 1	0 0 1	10 0 0	0 16 8	3 10 4	0 6 1	50 0 0	4 3 4	0 19 2	0 0 1	0 0 0	4 3 4	0 19 2	0 0 1
3 0 0	5 0 1	0 13 2	0 0 2	11 0 0	0 18 4	4 2 4	0 7 1	60 0 0	5 0 0	1 3 1	0 0 1	0 0 0	5 0 0	1 3 1	0 0 1
3 10 0	5 10 1	0 21 4	0 0 2	12 0 0	1 0 0	4 7 1	0 8 0	70 0 0	5 16 8	1 6 11	0 0 1	0 0 0	5 16 8	1 6 11	0 0 1
4 0 0	6 8 8	0 23 1	0 0 3	13 0 0	1 1 8	5 0 0	0 8 1	80 0 0	6 13 4	1 10 9	0 0 1	0 0 0	6 13 4	1 10 9	0 0 1
4 10 0	7 6 6	1 1 8	0 0 3	14 0 0	1 3 4	5 4 1	0 9 1	90 0 0	7 10 0	1 14 7	0 0 1	0 0 0	7 10 0	1 14 7	0 0 1
5 0 0	8 4 4	1 3 1	0 0 3	15 0 0	1 5 0	5 9 1	0 9 1	100 0 0	8 6 8	1 18 5	0 0 1	0 0 0	8 6 8	1 18 5	0 0 1
5 10 0	9 2 2	1 11 1	0 0 3	16 0 0	1 6 8	6 1 1	0 10 1	200 0 0	16 13 4	3 16 11	0 0 1	0 0 0	16 13 4	3 16 11	0 0 1
6 0 0	10 0 0	2 0 4	0 0 3	17 0 0	1 8 0	6 6 1	0 11 1	300 0 0	25 0 0	5 15 4	0 0 1	0 0 0	25 0 0	5 15 4	0 0 1
6 10 0	10 10 0	2 6 4	0 0 3	18 0 0	1 10 0	6 11 1	0 11 3	400 0 0	33 6 8	7 13 10	0 0 1	0 0 0	33 6 8	7 13 10	0 0 1
7 0 0	11 8 6	2 8 4	0 0 4	19 0 0	1 11 1	7 3 1	1 0 1	500 0 0	41 13 4	9 12 3	0 0 1	0 0 0	41 13 4	9 12 3	0 0 1
7 10 0	12 6 6	2 10 5	0 0 5												

HOUSEHOLD READY RECKONER. Especially arranged for easily checking Butcher's Bills. POUNDS.

MISCELLANEOUS INFORMATION

per lb.	$\frac{1}{4}$ d.	$\frac{1}{2}$ d.	$\frac{3}{4}$ d.	1d.	2d.	3d.	4d.	5d.	6d.	7d.	8d.	9d.	10d.	11d.
lbs.	d.	d.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.
1.....	0 $\frac{1}{4}$	0 $\frac{1}{2}$	0 $\frac{3}{4}$	1	2	3	4	5	6	7	8	9	10	11
2.....	0 $\frac{1}{2}$	1	1 $\frac{1}{4}$	2	4	6	8	10	1	2	4	6	8	10
3.....	0 $\frac{3}{4}$	1 $\frac{1}{2}$	2 $\frac{1}{4}$	3	6	9	1	3	1	1	2	3	6	9
4.....	1	2	3	4	8	1	4	1	2	2	2	3	4	2
5.....	1 $\frac{1}{4}$	2 $\frac{1}{2}$	3 $\frac{1}{4}$	5	10	1	8	2	6	11	4	3	4	7
6.....	1 $\frac{1}{2}$	3	4 $\frac{1}{4}$	6	0	1	0	2	0	6	4	6	5	6
7.....	1 $\frac{3}{4}$	3 $\frac{1}{2}$	5 $\frac{1}{4}$	7	1	1	4	2	6	1	8	3	6	5
8.....	2	4	6	8	1	2	8	3	4	4	1	0	8	4
9.....	2 $\frac{1}{4}$	4 $\frac{1}{2}$	6 $\frac{3}{4}$	9	1	2	0	3	0	5	8	6	7	3
10.....	2 $\frac{1}{2}$	5	7 $\frac{1}{2}$	10	1	2	4	4	6	10	0	7	8	2
11.....	2 $\frac{3}{4}$	5 $\frac{1}{2}$	8 $\frac{1}{4}$	11	1	3	8	7	0	5	7	8	9	1
12.....	3	6	9	1	2	0	0	4	6	6	0	9	0	0
13.....	3 $\frac{1}{4}$	6 $\frac{1}{2}$	9 $\frac{3}{4}$	1	2	3	4	5	6	7	8	9	10	11
14.....	3 $\frac{1}{2}$	7	10 $\frac{1}{2}$	1	2	3	8	6	7	8	9	10	11	12
15.....	3 $\frac{3}{4}$	7 $\frac{1}{2}$	11 $\frac{1}{4}$	1	3	6	0	7	7	8	10	11	12	13
16.....	4	8	12	1	4	4	4	8	8	9	10	12	13	14
17.....	4 $\frac{1}{4}$	8 $\frac{1}{2}$	12 $\frac{3}{4}$	1	5	4	8	1	6	11	11	12	14	15
18.....	4 $\frac{1}{2}$	9	13 $\frac{1}{4}$	1	6	6	0	6	9	10	12	13	15	16
19.....	4 $\frac{3}{4}$	9 $\frac{1}{2}$	14 $\frac{1}{4}$	1	7	9	4	11	6	11	12	14	16	17
20.....	5	10	15	1	8	5	8	4	10	11	13	15	17	18

MISCELLANEOUS INFORMATION

OUNCES.

[illegible]

EXAMPLE.—What does a joint of $11\frac{3}{4}$ lbs. at $10\frac{1}{2}d.$ per lb. cost?

By the above table the answer is obtained thus:—11 lbs. at 10d.

9s. 2d.
5½d.
7½d.
¼d.
10s. 3¼d.

[illegible]

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